

JOHN BULL

Vol. I. No. 16.

SATURDAY, SEPT. 22nd, 1906.

ONE PENNY.

[Registered at the G.P.O. as a Newspaper.]

*The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull*

—BYRON.

Edited by
HORATIO BOTTOMLEY, M.P.



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"JOHN BULL'S" CHRISTMAS-BOX SCHEME.

£5,000 FOR OUR READERS.

The success of JOHN BULL has been unique. Nothing like it has been known in modern journalism. It is the talk of the trade. The public wanted a change from namby-pamby rubbish, vulgar personalities, ponderous platitudes. The man in the street wanted an organ. JOHN BULL supplied that want.

There are still, however, certain people who, apparently, have not heard of our paper. Otherwise, of course, they would buy it. In fact, they would not be happy till they got it. This state of things must be remedied. How is it to be done? There is but one way—advertising. Now, advertising costs money, whatever method you adopt. Ask any society leader, or politician, or philanthropist. So we have set aside another

FIVE THOUSAND POUNDS.

How shall we spend it? Here is an idea. We will, at Christmas next, distribute

ONE THOUSAND FIVE POUND NOTES

amongst the thousand readers who between now and then, in our opinion, render us the best service in pushing the sale of JOHN BULL.

Will you have a try for one? "Yes," you say, "but what am I to do?" We will tell you. Look around and think. Are you in an office or a factory? Well, what about the chap next to you, and the one in front, and the other one, over there! Just say to him, very quietly and sweetly,

"Have You Read 'John Bull' P"

And when you go to lunch or dinner, just take the paper out of your pocket, carelessly exposing the title, chuckle over the "Bulls' Eyes," or the "Open Post-Cards," or some other feature, and then, addressing the company generally, ask

"Have You Read 'John Bull' P"

Look at that individual, standing at the corner of the street, and that one, waiting for a 'bus, and that other one, in the corner of the car. Put the question to him,

"Have You Read 'John Bull' P"

Then, there is the local newsagent. Ask him about the paper. Ask him to push it for all he is worth. And the bookstall clerk. Ask him to oblige you by placing it in front. Tell him it means a fiver to you. Don't, of course, attempt to bribe him. Simply say you are not greedy or selfish.

Again, when friends come to tea, or you visit them, don't waste time talking about the weather, but come at once to the point—

"Have You Read 'John Bull' ?"

Then read them a bit from your copy—first warning them not to have any cake in their mouths, for fear of choking, as the jokes are trotted out.

And when you write to your aunt or your uncle, your sister or brother, cousin or sweetheart, just put a "P.S." at the end—

"Have You Read 'John Bull' P"

And when the rate collector, or the landlord, or the gas-meter man calls, or the postman, or the dustman, or even the cat's meat man—always the same old question,

"Have You Read 'John Bull' P"

Of course, in all these cases, you will follow up by telling what a ripping paper it is; how long the week seems till it comes round—and anything else that occurs to you at the moment.

Don't be disheartened if now and then you get—a rude reply. Remember the story of the young man who told a friend that whenever he found himself alone with a pretty girl, he asked her to let him kiss her. "Surely," said his friend, "you must get a lot of rebuffs?" "Oh, yes," he replied, "but I also get a lot of kissing."

Now go ahead and see what you can do for us.

"But what about that Five Pound Note?" you say. Yes, we had almost forgotten to tell you.

HERE IS OUR SCHEME.

BETWEEN NOW AND TUESDAY, DECEMBER 18TH, YOU MUST LET US KNOW WHAT YOU ARE DOING FOR US. REPORT TO US AS OFTEN AS EVER YOU LIKE. WE WILL SEND YOU FORMS AND ENVELOPES FOR THE PURPOSE, IF YOU ASK US FOR THEM. BUT YOU NEED NOT USE THEM. ORDINARY LETTERS WILL DO. WE SHALL CAREFULLY NOTE WHAT YOU SAY, AND SHALL ALSO BE HAPPY TO CONSIDER ANY SUGGESTIONS YOU MAY MAKE.

On MONDAY, DECEMBER 24th,

ONE THOUSAND FIVE-POUND NOTES

will be distributed equally amongst the one thousand readers who, in our opinion, have rendered us the best service. Of course, the main test will be the obtaining of new readers. You get them—and we will keep them. But we are aware that, in many cases, it may be impracticable to actually trace the result of your efforts. That, however, need not dismay you. We will judge of your work, FAIRLY AND GENEROUSLY.

We need not enlarge upon the scores of things which a FIVE POUND NOTE at Christmas time will do. Each reader will work that out for himself. The bank notes will be sent by registered post, the number of each note being carefully taken. They will arrive by first post on the morning of Monday, December 24th—Christmas Eve.

BUT NO REPORT WILL BE CONSIDERED WHICH ARRIVES AFTER TUESDAY, DECEMBER 18TH.

ALL COMMUNICATIONS RESPECTING THIS SCHEME MUST BE ADDRESSED TO

The Secretary,

John Bull, Ltd.,

Finsbury House,

London, E.C.

JOHN BULL.

*Politics without Party—Criticism without Cant;
Without Fear or Favour—Rancour or Rant.*

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Saturday, September 22nd, 1906.

One Penny.

NOTICES, &c.

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All editorial inquiries MUST BE MADE BY LETTER.
All matter appearing in JOHN BULL, unless otherwise signed, is editorial.

NOTICE TO ADVERTISERS.

Arrangements have been made with Messrs. Greenberg & Co., Ltd., of 80, Chancery Lane, London, W.C., who will in future conduct all advertising business connected with this journal, and to whom advertisers desiring spaces must apply for all particulars.

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FOREIGN COUNTRIES WITHIN THE POSTAL UNION — — — — — 8s. 6d.
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KENT—Picturesque little Freehold Country House and 2 acres, 22 miles south of London; return fare 1/6; house has every convenience bath-room (h & c); price £300 Cash. Mortgage £400. Rutters, 20, Norfolk Street, Strand.

JOHN BULL'S BISCUITS.

AWARD NO. 40.

For stating that "she never did seek notoriety,"

MISS CAMILLE CLIFFORD,

TAKES THE BISCUIT

(with a piece of "candid" peel upon it).

AWARD NO. 41.

For compensating an old woman with a shilling for the loss of her sight, owing to injuries inflicted upon her eye by a baby she was nursing (as told to Mr. Plowden at the Marylebone Police Court, the other day),

THE PARENTS OF THE BABY,

TAKE THE BISCUIT.

AWARD NO. 42.

For "declining the honour" of being made a J. P., because it involved paying a fee of five shillings,

MR. ROBERT SMILLIE,

TAKES THE BISCUIT.

AWARD NO. 43.

For kissing sixty typists every morning and evening,

MRS. RAWLS READER,

TAKES THE BISCUIT.

AWARD NO. 44.

For her original style at the wickets, as depicted in the picture papers,

MISS HOLDEN,

TAKES THE BISCUIT.

AWARD NO. 45.

For offering 15s. per week for a "competent indoor assistant to take sole charge of a Morse Sounder Circuit; with good knowledge of parcel post work, and general postal duties,"

THE POSTMASTER-GENERAL,

TAKES THE BISCUIT.

AWARD NO. 46.

For signing the Education Rate, as Mayor, and then refusing to pay it, as a "Passive Resister,"

MR. SINGLETON, Mayor of Mansfield,

TAKES THE BISCUIT.

AWARD NO. 47.

For claiming that the Education Problem is solved by the "Harmsworth Self Educator,"

THE AMALGAMATED PRESS, of Carmelite House.

TAKES THE BISCUIT.

THE WORLD, THE FLESH, AND THE DEVIL.

Mr. Chamberlain, we regret to say, is still very ill. A fortnight ago we stated that his condition was much more serious than is generally understood, and we hinted at his probable early retirement from public life. Of course, these warnings have been discredited by the general Press. We are told not only that he is "making excellent progress," but that he will actually address a big public meeting in the middle of October. He will do nothing of the kind. He is at present too ill even to be moved down to his home at Highbury. His public work is nearly finished—and Tariff Reform is dead.

What an object-lesson the Registration Courts afford of the trust of political parties in the working man. Agents on both sides vie with each other in devising means for striking or keeping men off the Parliamentary Register. The "latch-key" lodger is now the subject of chief contention—the point being that if a lodger has unrestricted control of his rooms, with perfect freedom of entrance and exit, he may, under a recent decision, claim to be an "occupier," in which case the amount of his rent is immaterial. Otherwise, he must prove an annual rental of ten pounds; so that we are approximating towards manhood suffrage. *Womanhood* stands over for the moment.

We do not pretend to understand anything at all about armies and navies, beyond the fact that we have to pay for them, and that they constitute the most striking link between civilisation and barbarism. Hence we refrain from any criticism of Mr. Haldane's latest Army scheme. The only scheme we shall ever take any interest in will be one for the establishment of an International Army, contributed to by all nations, and under the control of an International Council—its one object being the peace of the world. But of that "more anon," as the old masters say.

In the meantime we commend this letter to Mr. Haldane's attention:—

"John, can't you say a word so that we Volunteers can have our range to practise on Sundays? Here are we in Hampshire fairly well supplied with ranges, and yet the best day in the week for quiet practice is wasted entirely. Here in Bournemouth we are at the mercy of a sanctimonious set of Councillors who prohibit Sunday trams, Sunday music, and every means of making the Sabbath tolerable, and yet the Volunteers cannot gather together and go out in the country for a little practice and amusement. I have inquired the reason, and am told that it would be offensive to public opinion in the district. Rot! The fact is, everyone is sick of being ground under the heels of our clerical bosses, and only want a strong lead to break the bonds."

The papers have recently been full of warnings about the danger of "kissing the Book" in courts of law, but nowhere have we seen any reference to the new source of diseases provided by the establishment of call-box telephones. These boxes are now to be found in every post-office, station, and street, and are patronised by all sections of the community, but nothing whatever is done to disinfect the receivers or ear-pieces, which are used by hundreds of persons daily. If it be dangerous to "kiss the Book," which but a few persons do during the day, how much more must it be to permit these telephones to be breathed into by all sorts and conditions of people—to say nothing of the putting of the receivers to their ears? In Germany every public call office contains a towel and a disinfectant fluid with which the user can wash the receiver and ear-piece of the instrument; and such a system should be employed here. Perhaps the Postmaster-General will consider the matter.

On the centenary of Charles James Fox, the *Daily News* published his portrait, together with the verses Wordsworth wrote when the world was waiting for the news of the great statesman's death. It is good to see our great men honoured, irrespective of political differences. But does our pious contemporary remember that Fox was devoted to the Turf, and that he spent twenty hours, and lost £10,000, at the gambling table immediately before he delivered one of the finest speeches of his life? We should like to see the *Daily News* as generous towards the living as to the dead.

And so the authorities of Westminster Abbey don't approve of any memorial to Herbert Spencer being placed within the sacred building. We are glad to hear

it. A cheap edition of his works, for the benefit of the people at large, would be his best memorial. When Westminster Abbey is a decayed ruin—as every abbey must some day be—Spencer's teachings will be part of the curriculum of the elementary schools of that day.

What a triumph for the suffragettes! Under the new "Latch-key Lodger" law, the fate of a lodger's vote depends mainly upon the evidence of the landlady! Now all the suffragettes have to do is to take in lodgers, retain full control over the premises, and then thereafter disfranchise any who are not "sound" on the woman question.

What is this? The Clewer "Parish Magazine" announces that the church Sunday-school will be temporarily closed for repairs, and then goes on: "We hope that whilst the school is closed the parents will not send their children to Non-conformist schools. *It is better to stay at home—or go to some service, or otherwise profitably employ the Lord's Day.*" Isn't it time we had a Peace Conference amongst the Christians?

People are still asking when Mr. Hugh Watt is to be liberated from gaol. The man in the street is quite unable to understand why an innocent person should be kept in prison till the end of the year, or why—on the other hand—a would-be murderer should have four-fifths of his sentence knocked off. The Home Secretary's position is untenable.

While it can hardly be said that British watering-places are being deserted, it is certain that they are losing favour. The more one sees of them the duller and more conventional they appear to get. It is not surprising, therefore, that people with a little money to spare flee to foreign resorts in order to spend it. To the professional man who has done his year's hard and ceaseless grind, the stagnant commonplaces of the British watering-place are apt to oppress him heavily. It is neither fish, flesh, fowl, nor good red herring. Everybody does everything at stated times. One gets out of bed and is shunted back into bed with clockwork regularity, and everybody looks tired and miserable. And then that Sunday! There is nothing of that sort about holiday resorts abroad. Gaiety is in the air all day, and as long as you please into the night. It gets into the blood, and is a real stimulant to the jaded worker. What in the world is the use of the Dreadfully Depressed flying for a holiday to the Deadly Dull?

Beyond all doubt, lunacy is on the increase in Britain. That is the story of the statistics of half a century—a steady, progressive increase of from one lunatic in every 536 of the population to one in every 285. The problem is serious, and will become more so the longer it is neglected. But we are a conservative people, and it may be a long time before a British Government can be persuaded that it is their duty, in the interests of the race, to prohibit the marriage of mental degenerates. It is a most difficult problem—which is all the more reason for tackling it.

"A race of lunatics," says Dr. Gemmell, of Whittingham, "is steadily being bred, owing to the unprohibited marriages of discharged asylum patients," and he adds that, considering the large number of insane annually discharged from asylums, "the effect on the race at the end of another half century cannot fail to be appalling." This is not a problem which should be left merely to local asylums boards. It is a case for a Conference of Asylum Authorities, summoned by the Local Government Board. Let Mr. Burns, with his strong mind and fine courage, look into the facts for himself, and then take the initiative.

Encouraged by the example of Mrs. Reader, we have been trying the experiment of opening the day's proceedings by affectionately kissing the members of our type-writing staff. The result has been a marked improvement in our "circulation."

With a view to taking our part in the resumed discussion on the Education Bill, when it comes "down" from the Lords, we have been looking up the various aspects of the "religious question," as it is called. And at length, we think we have formed a thoroughly workable non-sectarian solution of the difficulty. Glancing through our paper the other day, we came across this advertisement:

A BOLT FROM THE BLUE.

That an Eternal Principle co-existent of Essence, Intellect, and Purpose, pervades the Universe (God), the pre-natal endowment of all humanity for intuited response. By the Conscious to be the Religion of the Intuition as opposed to the Rootlessness of Rationalism, Centreless Atheism, and the Christology of the Gospels, supporting a priestly intervention between the soul and its "over-soul."

This has always been our own view.

"While the workingman is far better read than he was twenty years ago, the modern curate or vicar is mentally declining. In an average workingman's church there is often far more intellectuality in the pew—or would be if it were not empty—than in the pulpit." These are the words of the Rev. A. J. Waldron. Whence this startling candour on the part of the secretary of the Christian Evidence Society? The sequel explains. Mr. Waldron goes on to say that "outdoor preaching with its opportunities for argument and for actual contact with the current thought of the day is as beneficial to the clergy as it is to workingmen." He is appealing for funds on behalf of his society. But if it be the fact that the clergy profit by the intelligent criticism to which their arguments are exposed in the course of their *al fresco* propaganda, their flocks cannot reasonably refuse to subscribe to the funds of the societies from whose members such educational advantages are derived. All of which shows how unwise it is for parsons to write to the papers.

These are indeed strenuous times. Now that the London County Council has become the Education Authority (we presume, by the way, that Parliament will be entrusted with the sewage of London) it has laid down rules governing the absence from duty of the teachers under its control, and there are some strange and instructive items in the schedule. For instance, three days is the maximum leave for a wedding, although "such leave, as a general rule, will not be for more than one day"—but five days are allowed "on account of the death of a wife or husband." We venture to suggest that a longer honeymoon and a shorter wake would be a popular improvement.

The Stipendiary at the Cardiff Police Court appears to be a man of strong character. The other day he took a police sergeant severely to task for ordering the release of a person who had, in his opinion, been wrongly arrested. "It is not for you," said the magistrate, "to form an opinion—that is for the magistrates." And thereupon he proceeded to "suspend" the sergeant from duty. But by what authority did His Worship himself act in adopting this course? Surely the matter was one for the Watch Committee?

According to Colonel Hobbs, who was sent by the War Office to investigate the conditions of the packing industry at Chicago, the "accusations of unsound meat are generally unfounded," though the methods of preparation are "abominable." Unfortunately for the value of this report, Colonel Hobbs is without scientific or medical training, and while the packers could not hide their methods from him, it is obvious that

all the slaughtered animals would be "fine selected" while he was about. Besides, Colonel Hobbs arrived in Chicago not before the whole vast iniquity was exposed, but when the force of the agitation had compelled the packers to stop the worst horrors of the scandal. Nothing, therefore, that he reports will be likely to tempt Tommy Atkins to the dish again, and we should not advise the War Office to press it upon him.

The fact that Mr. W. T. Stead has been to a West End music hall will, no doubt, serve to mark a red letter day in the history of that place of entertainment. In morals, Mr. Stead has always represented a ridiculous feminine called Mrs. Grundy, and in politics a crazy impracticability which has brought him to the position of a man suspected of having a "bee in his bonnet." But we are concerned now only with his pronouncement that the music hall performance he saw was "utter imbecility and drivel for the dregs." He sees hope for the nation, however, in the fact that an unintelligent and vulgar audience can see the soul of beauty in La Milo. We congratulate the lady. If she can conquer Mr. Stead she need hardly fear Mr. Stiggins. La Milo, however, is just the item which would appeal to the Puritan.

Our recent paragraph relating to the persecution of Senr. Ferrer, the head of the "Modern School" at Madrid, has been extensively quoted in the Spanish press, and has, we are happy to think, had a favourable effect. It will be remembered that, simply because the man Morral, the would-be assassin of the King and Queen of Spain, had done some kind of work in connection with the publishing department of the "Modern School," its principal, Senr. Ferrer—a man of great distinction and high character—became the victim of a cruel persecution. The whole of the property of the school was confiscated, and an attempt made to try Ferrer by Court Martial for implication in the crime. This monstrous scandal, however, has been averted, and Senr. Ferrer is now awaiting "trial" by jury.

Last week we awarded a biscuit to the Grimsby County magistrates for sentencing a labourer to a month's imprisonment for "stealing" a few mushrooms from a field. These Grimsby justices appear to have mushrooms on the brain—perhaps some of them may be of mushroom growth themselves. We now read that a poor devil, who had been the victim of a terrible accident, and had half his arm torn away, and who, in great distress, picked a few mushrooms from a field, not knowing he was breaking the law, was sentenced to seven days' imprisonment in default of paying a fine of 2s. 6d. and 9s. costs, and 4s. for the mushrooms. Not a tittle of evidence of their value was adduced, testimony to the man's good character was forthcoming on all hands, and the bench was urged to treat the case under the First Offenders' Act. No wonder that Mr. John Barker, the prisoner's solicitor, told the court that it was an outrage upon justice. It is a pity there are not more solicitors of the same fearless type.

Hearty congratulations to Prince Ranjitsinhji, who has now become the Jam Saheb of Nawanagar. That he will make a very excellent Jam we do not for a moment doubt, and though he may find it at first rather irksome to sit upon a throne after standing at the wicket, he will probably get used to it with practice. But for the exigencies of the strenuous life, we would not mind sitting on a throne ourselves. It is a great improvement on an editorial chair, and is probably more soothing. In Ranji's interesting case, the salary is put at £160,000 a year. On this sum he should be able to marry in comfort early, and, according to the custom of the country, often. Honour and glory be unto him, anyhow. He is an old personal friend of ours, and whatever be his station in life, he will always "play the game."

IN THE CITY.

The Rand

Rand amalgamations are to the front. The air is full of amalgamation schemes. Three distinct proposals have already seen the light, the most important of them being the proposed amalgamation of the four deep levels on the dip of the Simmer and Jack property—the South Geldenhuis, South Rose, Rand Victoria, and Rand Victoria East. The Geduld Proprietary Mines proposes to absorb its subsidiaries, the North Geduld and the Central Geduld. Each of these subsidiaries has an issued capital of £325,000, and 225,000 shares in each concern is held by the parent Company. These are to be cancelled, and for the 200,000 shares in the hands of the public it is proposed to give them 70,000 shares, which disposes of another 130,000 shares, making the total number of shares put into the waste-paper basket 580,000. Then there is the scheme for the absorption of the Klip Deep, Limited, by the South Wolhuter, Limited, with which it has had a working agreement. The paid-up capital of the Klip Deep is £312,870, and the shareholders are offered 312,000 £1 shares fully paid. £3,500,000, money, has been put into these nine companies, none has ever paid a dividend. The ore on all these properties is low grade, and they are all grossly over capitalised. The directors of the Simmer and Jack have always been busy either floating off subsidiaries, or splitting them up. Now they propose to take them back. But why split up except to make profits for underwriters? As for the South Wolhuter and Klip Deep, these properties are of the very doubtful kind. We may have more to say about these proposed amalgamations on another occasion.

Why is it that Transvaal mining ventures have fallen into such disrepute with the investing public, and this in spite of a constantly and rapidly-increasing gold output? According to the statistical tables recently published by the Transvaal Government Mining Engineer for the half-year ended December 31st, 1905, it appears that of the big gold mining companies which contributed to the Rand's output last year, dividends were paid by 31 companies during the year. The total amount of dividends distributed in 1905 to shareholders in these companies was £3,807,794, and the amount of cash spent in equipping and developing them was eleven and three-quarter millions sterling. Now if these figures stood alone, there would be nothing to complain about. A return of £3,800,000 per annum upon a cash expenditure of £11,750,000 would be all that could reasonably be asked. It would be an excellent and adequate return upon speculative investments. As a matter of fact, the public has only found £9,833,500 of the £11,750,000, £3,229,500, par value of the shares issued to provide working capital, and £6,604,500, being the total premium on the proportion of these shares issued to the public above par value, the difference between the £9,834,000 and £11,750,000 having come out of the working profits since operations commenced.

But of course the aggregate nominal issued capital is not the £3,229,500. That only represents the shares the disposal of which provided the working capital of £9,834,000. Nor does the £9,834,000, with a reasonable additional amount for the purchase of the mining area, and the promoting expenses, represent the capital which last year received back in the form of dividends £3,800,000. The vendors took £12,750,000, which makes a total nominal issued capital of close upon £16,000,000, or, to be exact, £15,979,500. If the public who put up the £9,835,000 got a yearly dividend of £3,800,000, they would have a very soft thing; if the vendors took half of it, they would still have little reason to complain, but when, as is the case, the vendors take £4 out of every £5 distributed, the boot is on the other leg. Moreover, the public have invested in these mines not only the £9,835,000 cash capital spent in making

the mines going concerns, but, assuming, as we must, that the vendors off-loaded at a price not under that at which the companies they control disposed of the shares set aside for working capital, a further £36,500,000, making altogether roundly £46,000,000 must be added. £3,800,000 in dividends upon £9,835,000 would be excellent, but £3,800,000 upon £46,000,000 is by no means attractive, having regard to the character of the business, and the assets of the companies. And of course, the thirty-one companies with which we are dealing are the pick of the lot. There are on the Rand more than five times this number of mining companies.

It is this over-capitalisation more than anything else that has been the cause of the poor returns to the public, and which, with disgust at the methods of the financial houses and corporations who control the gold mining industry in the Transvaal, have made the public look askance at the South African mining market.

Trade and Money.

The Bank rate is a potent factor affecting Stock Exchange speculation—by anticipation. Talk of an advance is a depressing influence for gilt-edged stocks and speculative Yankees or mines alike; but as soon as the rise is effected, it is realised that there is little to worry about. Thus it has been with 4 per cent., and would be with 4½ and 5 per cent. For all high-class securities the important fact is that the country—in fact, the whole world—is now enjoying a period of great commercial prosperity. While this lasts, money will be more or less dear; when commerce proves less profitable, capital thus employed will be released and will flow into the security market. A boom year in the City is generally a period of depression in our commercial centres, and *vice versa*.

The Yankee Gamble.

The American gamble progresses merrily, but we doubt whether the public is making a halfpenny out of it. Shares move up or down by half a dozen dollars at the time, and those who do not hold the cards obtain little chance of securing a profit. We reiterate, merit has nothing to do with the movement, which is Wall Street's last effort to unload before trade in the States reacts, or politics become uncomfortable for the trust-mongers. John Bull has been badly hit in Yankees on many occasions. This time he intends to keep out of the market. If the American losses must spoil a public, let them have their own.

A Snapshot from Baku.

An endeavour is being made to attract business in Russian oil shares. The price of oil is breaking all records in Russia, but what is the good of that to companies that are unable to produce? With the exception, perhaps, of the Russian Petroleum, all the Baku companies are grossly over-capitalised, even with normal conditions, and a letter we have received from the oilfields shows that these are far from existing. Our correspondent writes: "Strikes, rumours of revolutions, and massacres—these are our daily lot. With the obstinacy of the Government, and the growing lawlessness of the people, an early solution seems impossible. We have Armenians v. Tartars, Russians v. Jews, Capital v. Labour, Land Proprietors v. Lessees, anarchists against the lot, and the lot against the companies."

The Motor 'Bus.

The first annual report of the only motor omnibus company whose shares are still quoted over par—the Vanguard—is due, and the market is anticipating a 10 per cent. dividend. It will be interesting to see how this is achieved, for if proper allowance is made for depreciation, and if compensation claims are settled out of revenue, we doubt whether any of their vehicles are working at a profit. Their bare running expenses are considerably higher than was at first anticipated, and the cost of repairs—to those whom they damage, as well as to themselves—must be mounting up to a huge sum. In future they are to be noiseless—to achieve that will cost a pretty penny!—and they are to carry no advertisements!

NEW ISSUES.

The Mabira Forest (Uganda) Rubber Company has been formed, with a capital of £120,000, in £1 shares, of which 93,955 are now to be issued, to acquire the lease of about 150 square miles on the bank of the Victoria Nile, near the

port of Jinja on Lake Victoria Nyanza, in Uganda. It is estimated that from 1,000,000 to 1,500,000 of rubber-yielding trees are available on the property for immediate tapping, and the directors estimate the gross revenue from this source at £100,000. They say that "when the areas are fully developed" the rubber can be placed upon the London market at about 1s. per lb., and will fetch at least 4s. per lb. Taking only the mature trees, and calculating that each will produce no more than $\frac{1}{2}$ lb. of rubber a year, they think that "it may be safely estimated, on this most conservative basis, that an annual yield of 500,000 lb. of rubber will be available in the near future." Assuming that all these calculations are justified by the event, there will be a net profit of £75,000, which upon a capital of £120,000 will mean pretty dividends. But at present a good deal has to be taken upon trust. At present we see no reason for sharing these sanguine views.

MARKET KEYNOTES.

If you invest in *mining shares*, stick to gold properties. Copper, tin, zinc—they are having a splendid time, but sooner or later the world's supplies will overtake demands again. If not, inventors will find substitutes.

This for investors. *Speculators* can secure profits if they watch the metals carefully. Zinc Corporations are going better. Anacondas have not touched their highest. South Burmahs are bought in the tin group by good people, but are too narrow a market for the outsider.

The *Tanganyika* crowd have effected a profitable deal in underwriting the two millions of debentures convertible into shares at 8. A protected bear in a share that can pay no dividends for many years to come is a happy being.

Manila Railway Bonds are a good speculation at 119. They are 6 per cents. with 90 per cent. arrears. The company is being reorganised, and Speyers, who are big holders of the bonds, have the deal in hand. They generally know a good thing—the District Railway notwithstanding.

Another foreign railway purchase is *Interoceanic of Mexico* Prefs. at par. They will soon be receiving their full 7 per cent. dividends; the company is already earning this, and Mexico is still forging ahead. Moreover, there is 105 per cent. arrears to be squared up presently.

The *nitrate* companies are just now securing excellent profits, which will prove very enticing to the Chilean Government in its present financial straits. Moreover, the output restricting combination is only renewed for a year or two, and the properties have necessarily a limited existence. Some of the older oficinas are already nearing exhaustion.

That is the "long view." For the moment some of the shares are a fair buy. A tip is *Barrencheas* on the impending interim dividend. We know that those who do know what it will be are buying!

The first *cycle* report—the Premier—is very satisfactory. The Rover will, we hear, show well—10 per cent. and a bonus. The Humber is securing good results in its motor department, but the old cycle business is a heavy drag on its profits.

INQUIRIES.

WILLIAM HUMBERT NEPHEW AND CO.—W. A. (Bradford).—The prospectus you send us as from these people, and which claims to show how "£5 may produce £500," should in itself be sufficient to guard you against having anything to do with William Humbert Nephew and Co.

IMPERIAL STOCK AND SHARE EXCHANGE.—W. L. (Su khaven).—In course of time no doubt, if you make no reply to their communications, the Exchange will cease to trouble you with them. We need hardly add that you are well advised in having nothing to do with them.

BULAWAYO EXPLORATION COMPANY.—OTTO (Llanrwst).—We expect that the 4s. per share for which a call is now made will go the way of the other monies that have been subscribed for the purposes of this company.

UNITED KINGDOM SAVINGS INVESTMENT COMPANY.—We must remind you of our rule which prevents our answering questions sent us by persons who do not attach their name and address.

VICTORIA ASSURANCE COMPANY.—A. W. L. (Devonport).—The proposals require consideration, and between this and our next issue we will look into the matter, answering you in the next number of "JOHN BULL."

BRETTON HOTEL.—R. H. L. (Waterbury).—There is no market for these shares, and the same remark applies to the other shares you mention.

STANDING OF COMPANY.—ROCKBOURNE (Ramsey).—We have not heard of the company, but we will see what Somerset House says, and answer your inquiry in our next issue.

INDEPENDENT ORDER OF FORESTERS, CANADA.—H. S. (Loftus).—We hesitate to advise you to abandon your policy with this society, but we should not increase it.

STANDING OF OUTSIDE BROKERS.—J. T. (Glasgow).—(1) There is nothing to differentiate them from the ordinary outside broker. (2) The mining shares these people advise you to buy have no real value, and you would be foolish to follow their advice.

BOOTS, CASH CHEMISTS.—FERNDALLION (Ferndale).—(1) We think the 6 per cent. second Preference shares a fair speculative purchase. (2) We know nothing as to the General Investment Company, Ltd.

GUARANTY OF POLICY.—S. R. (Trent).—We know no English Insurance Office that would guarantee your policy in the Mutual Reserve of New York. It is not a company whose record is a good one, and it has ceased to do business in this country.

LIFE INSURANCE POLICY.—H. A. (Belfast).—We shall be happy to give you our best advice as to taking out a Life Insurance policy if you will give us your requirements, and other necessary particulars.

FIVE SHARES.—RECTUS.—We advise you to sell the first four of the shares named. The fifth you should hold. The price of tin is high and more likely to rise than fall. The company whose shares you hold did well last year, and is likely to do better this.

CHARING CROSS BANK.—J. W. S. (Chislewick).—We have no reason to suppose that you would run any risk in putting your £50 on deposit with this "Bank." It has been doing business for many years, and although not strictly a bank, but a concern lending money on usurious terms, our information is that it is financially sound.

G. NEWNES ORDINARY.—REX (Finsbury Park).—These shares ought to be worth par, but the last year's working of the company, which, on the whole, has been highly successful, was not so good as usual. We do not think, however, you could go far wrong in buying at 20s. if and when you can do so.

CHARLES COVENTRY AND CO.—S. D. (Glasgow).—We have received your letter enclosing circular and telegram. We can only advise you, as we advise others who send us similar documents from other outside brokers, to have nothing to do with the gambling suggested.

THE HORDEN COLLIERIES, LTD.—D. K. (Brigg).—We think the letter of the Secretary a very fair one, and that at least before responding to the invitation of Messrs. Lawson and Co., you should communicate with the Secretary, and ask him, as he offers to do, to give you information upon any points bearing upon the position of the Company which may not be clear to you.

BLITHES, GOULD AND CO.—E. H. H. (Brigg).—We are obliged to you for and circulars and telegram you send up from Blythe, Gould and Co., and sorry to hear that many persons in your neighbourhood have been circularised and persuaded to gamble in shares at the instance of Blythe, Gould and Co. We can only repeat the advice you seem to have given them, which is to refrain from such dealings, which can only end in ultimate loss, notwithstanding the rise in Union Pacifics, which may mislead some credulous folk into the belief that it is always, or often, safe to follow the advice of these people.

BIRKBECK BUILDING SOCIETY.—SEMPER VIGILANS (High Wycombe).—(1) The Birkbeck Building Society is closely associated with the Birkbeck Bank, and is a sound and well managed concern. (2) We have no information respecting the other society you name beyond this, that it has been at work for some years.

THE CITY OF LONDON ESTATE AGENCY.—Z. Z. (Croydon).—It is impossible for us to give you an opinion as to whether you can get back your money unless you give us full particulars of your transactions with the Agency.

HUNGARIAN LOTTERY.—A REGULAR READER (Stamford Hill).—These lotteries are genuine enough, but the prizes seldom come to this country. We notice that you would like a "futter," but the odds are very much against your ever seeing your money back. As requested, we return Messrs. Thiele and Company's printed matter.

PROVIDENT ASSOCIATION.—O. T. O. (Plymouth).—If the facts are as stated, you should consult a solicitor, with a view to an action for the recovery of the money.

DEEP LEADS.—E. B. (Bolton).—We think there will be considerable activity in Deep Leads shares shortly, but great care is required in selecting investments.

OUTSIDE BROKERS.—C. H. (Ipswich).—We thank you for the letter you send us from Charles and Company, 73, Moorgate Street, E.C. You say that "since investing a small amount" your wife receives circulars and letters of this sort "every few days." Well, the winter is coming on, and they may be useful for lighting fires.

LIABILITY TO BROKERS.—W. O. (Salop).—You say you bought 7,000 Railway Stock on a 3 per cent. deposit, sending the International Stock Exchange, Ltd., of 193, Cannon Street, E.C., a cheque of £210. The price of the stock fell, and the brokers wanted a further remittance of £210. You could not find the money, and asked them to keep the stock open until you could. They refused, closing the deal, and bringing you in their debt £80. You want to know if they can recover this £80. We think not, if you care to plead the Gaming Act. We will not add to your worry by trite observations upon the folly of entering into heavy gambling transactions upon means that are evidently not large.

THE COLLIS SYNDICATE.—T. L. G. (Brixton).—We are obliged to you for your remarks on the "Xenia," but we do not think there is much fear of the crew being called upon to shoot down natives. The venture is of the hair-brain character, and the Cape Government have taken steps to render success impossible, assuming the destination of the vessel to be in accordance with public announcement. We thank you for your kindly references to "JOHN BULL."

BRITISH WATCH COMPANY.—READER (Reading).—We are obliged to you for the letter from this company you send us. We have frequently referred to its doings, and advised our readers to have nothing to do with it and its offers. But for a long and painful experience of the gullibility of the British public, we should have thought that a letter offering "a beautiful gold 'finished' lady's watch," with an equally "beautiful gold 'finished' chain and gold 'finished' adjustable pencil, carriage paid," all for 4s. 11d. would not have deceived a child. (2) We will answer your second question next week.

SAFE INVESTMENTS.—A. J. R. (Edinburgh).—(1) Paquin, Limited, does not pay quite as much in the way of dividends as you say, but it has always paid big dividends, and at present prices the shares give a high yield. The objection to the company's shares as an investment is that it has very little in the way of assets other than good will, and that the value of the good-will may, we do not say necessarily does, largely depend upon the continuance of the present management. (2) O. A. Pearson Preference is not very attractive.

PURCHASE OF HOUSE.—H. E. W. (Cleveland).—We think you had better deal through a Building Society. You would have to put down a portion of the purchase-money, say one-fourth, or possibly one-eighth. The Perpetual Investment Building Society, of 16, New Bridge Street, may be recommended.

STATE FIRE INSURANCE.—H. L. O. (Birmingham).—(1) You should apply to the Agent-General of New Zealand, who will, we are sure, give you the latest official figures. (2) The mining shares you mention would be a very speculative purchase, and we cannot advise you to touch them.

5½ PER CENT. INTEREST

can be safely obtained by investment in

JAPANESE GOVERNMENT INTERNAL SECURITIES.

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JOHN BULL IN THE COURTS.

A Point in Marriage Law.

In our reference to the Watt case in JOHN BULL of September 1st, under this heading, we wrote:—

"A woman not wanting to marry again can, by declining to have the decree nisi made absolute, prevent her late husband from re-marrying, and in this way great injustice may conceivably be done to a third party."

A legal correspondent writes to us to say that this statement of the law is not quite accurate. He says:—

"While it is true that a petitioner alone can obtain a decree absolute, still, if he or she neglect so to do, the respondent can call upon him or her to show cause why the decree nisi should not be revoked, and the petitioner who intentionally delays, for reasons outside the cause, to apply for a decree absolute may be ordered by the Court to do so at once or to forfeit same. The result of these proceedings would be either that the parties would be placed in status quo—which would be equally noxious to both petitioner and respondent, otherwise there could be no motive for the suit—or the decree made absolute."

Our correspondent submits, and we agree that when referring to the "powerful lever" placed in the hands of a vindictive woman we should have at least "hinted" at what invariably proves an effective countercheck in the hands of the respondent.

The practice of the Court has been laid down in the case of *Lewis v. Lewis* (1892) in which a wife allowed more than a year to elapse without moving to make absolute a decree nisi that she had obtained for a dissolution of her marriage. In that case the respondent made an application to the Court, and the Court directed that unless within a week the petitioner applied to make the decree absolute it must be dismissed for want of prosecution.

Business in the Courts.

A correspondent directs our attention to the number of undefended cases in the Divorce Court which are in the background and cannot be heard. The Court, says our correspondent, invariably gives precedence to cases where counsel are employed, with the result that the unfortunate people who cannot afford to brief counsel have to wait an interminable time for the settlement of their cases. A single judge, says our correspondent, in a day or two could dispose of any number of undefended cases, and it is a great hardship that these cases were not disposed of before the Long Vacation. Some of them have been eighteen months and more ready for hearing. Surely, if the Courts were properly regulated, there would be no arrears in these undefended cases? Unfortunately, those who regulate the procedure of the Courts trouble very little about the convenience of suitors and the requirements of justice in the matter of procedure.

A Book and Some Pleas.

A correspondent tells us that he borrowed a book from a friend, mislaid it, and is now threatened—the book being a valuable one—with an action for damages. As the amount claimed is, in his opinion, "unconscionable," he wants to know what he should plead, or if he can plead at all. Well, he can put on record several defences. He may plead:

1. That he does not know the plaintiff.
2. That he does know him, but never borrowed a book from him.
3. That if he did borrow it he returned it long ago.
4. That if he did not return it he has lost it, and is not responsible to make good its value.
5. That if he be responsible, he says the book is not worth anything at all.
6. That if it be worth anything at all, it is worth a farthing, which he has tendered the plaintiff, and, on his refusal, has paid it into Court.

Wherefore he prays for judgment, with costs.

Our correspondent will see that defences are not wanting. Their value is another matter.

Imprisonment for Debt.

The recently-published county-court returns direct attention anew to the rapid increase in the number of debtors sent to prison. In 1875 the number was 4,063; in 1905, 11,405; an increase altogether out of proportion to the increase in population. And the want of uniformity in the practice of the

county-court judges is very striking. For example, on Circuit II., on which 25,409 complaints were entered last year, only 28 debtors were sent to gaol; while on Circuit XI., with a number of complaints substantially the same, 401 were imprisoned. It may be useful to quote the words of sub-section 5 of section 5 of the Debtors' Act, 1869, which gives the power to commit:

Such jurisdiction shall only be exercised when it is proved to the satisfaction of the Court, that the person making default either has or has had since the date of the order or judgment the means to pay the sum in respect of which he has made default, and has refused, or neglected, or refuses, or neglects, to pay the same.

Now, it is safe to say that where a judge has due regard to the words of the section the number of debtors imprisoned is few. But many judges are petty tyrants, who think debtor and criminal are synonymous terms, and who are quite ready to use the Act as a screw to force the friends of the debtor to save him from gaol by finding the money, or to send the debtor to a moneylender; which makes his last state worse than the first. This is a violation, not only of the spirit, but of the word of the law, and leads to gross injustice. Parliament intended to abolish imprisonment for debt except in the most flagrant cases; its intention has been balked, and we hope that next session will see an attempt to make the abolition of imprisonment for debt a reality. It is anything but that at present.

LEGAL ANSWERS.

J. S. (Durham).—You appear to have guaranteed your son's fidelity, and not to have guaranteed to pay any sums that the company might debit him with when he had not received them. We should advise you to fight the action and show up the whole thing; but you should employ a solicitor, as it would be necessary to give the company notice to produce their books, and on your side you would have to bring the persons whose payments were in arrear to prove that they had not paid. If you proved this you would win.

W. DAVIS.—If the money belongs absolutely to your mother, she can do what she likes with it, as long as she is of sound mind. Your best course is to induce her to place the money in the hands of three trustees under a declaration of trust to pay the income and to devote the principal, so far as may be necessary, to her maintenance. It would be necessary to employ a solicitor to carry this through, but if you do so you should take care that the money is not transferred to him. The very best thing to do with the money, in the interest of the mother, is to buy an annuity from the Post Office for her with it. You can get a scale at any post-office showing what annual income it would produce.

STUART (Nottingham).—The man was not entitled to charge you the extra 10s., and you can leave him to claim it. You can summon him in the County Court for the value of the wringing machine, but before doing so you should write to him and demand it or its value.

E. C. M. (Bromley).—You have no right of action against your late employer unless you can show that you were wrongfully dismissed without notice, and without your having done anything to warrant such dismissal. The most you could sue for would be the salary in lieu of whatever notice you were entitled to. We should advise you not to bring any action.

M. I. (Nuneaton).—School attendance depends on the bye-laws in force in the district, and we should advise you to write to the clerk to the Local Education Authority and ask for the required information. You do not give the age of the boy, but if he is under twelve he cannot be withdrawn; if under thirteen, he may claim partial exemption as a half-timer; if between thirteen and fourteen, he must have made a total of 350 attendances in not more than two schools during each year for five years. If the boy comes under the latter, he is not entitled to withdrawal, as his attendances in 1901 were less than 350.

A. O. K. (South Hylton).—There is nothing whatever to prevent the parties in a civil action coming to terms and not proceeding with the action. You have been misinformed, and the fact that an offer was made to accept a sum in settlement will not prejudice the plaintiff.

TIMBER.—C is entitled to the peaceful enjoyment of his property, and if A has come there and set up works which involve a nuisance, C can obtain an injunction to restrain him from so carrying on his works as to cause damage to C. There have been many such cases, and many have recently been brought into Court in connection with the new establishment of noisy electricity supply works. A has no right of action against C.

THE POSITION OF THE POST OFFICE SAVINGS BANK.

L—DISTURBING FACTS.

By JESSE QUAIL.

The Annual Reports of the Postmaster-General do not now contain any balance sheet of the Post Office Savings Bank. Up to 1903 a balance sheet was published annually, in accordance with the requirements of the Savings Banks Acts of 1861 and 1863. But the Savings Banks Act Amendment Act passed by the late Government (4th Edward VII., Chapter 8) contained a clause, only introduced when the Bill was in Committee, to the following effect (Section 9, Cl. 2):—

"The obligation of the National Debt Commissioners and the Postmaster-General to prepare a Balance-Sheet under Section Six of the Savings Bank Investment Act, 1863, and Section Nine of the Post Office Savings Bank Act, 1861, shall cease, but nothing in this Section shall affect any liability of the Consolidated Fund in respect of the said liabilities (to depositors), etc."

All the law requires now is a "statement showing the aggregate amount of the liability of the Government to depositors" and the "nature and amount of the securities held by the Commissioners to meet those liabilities." Such a statement is not a balance-sheet. No current valuation of the securities held has been given in either of the last three years' reports. Consequently, without a rather difficult and detailed calculation, the actual financial position of the Post Office Savings Bank cannot be estimated.

Critics of the Post Office Savings Bank assert that this statutory suppression of the balance-sheet is due to the fact that, whereas, up to the end of 1898, its assets showed a large balance to the good, a deficiency commenced to accrue in 1899, and has since grown considerably larger. It is certain that the balance-sheet published in the Postmaster-General's Report for 1903 showed that, on 31st December, 1902, there was a deficit in the capital account of the Savings Bank amounting to £5,945,000. According to a question put by Mr. Gibson Bowles to the late Chancellor of the Exchequer in August, 1904, this deficit had risen on December 31st, 1903, to £11,033,060. It was said to be due to the heavy fall since 1899 in the value of Consols, the security in which about half the funds of the Post Office Savings Bank are invested. During 1904 there was a further fall in Consols to the low figure of £85, as against £87 to £88 at the end of 1903, and the deficiency on the Post Office Savings Bank account must at the period of lowest prices have amounted to nearly £15,000,000. The assets which the National Debt Commissioners held to meet the liability to the Savings Bank depositors then represented less than 18s. in the £. To-day Consols are £86 to £87, and the deficiency will be over twelve millions—a sum large enough to give qualms of conscience to any seriously-minded Chancellor of the Exchequer.

Nor is this great deficit in the capital account of the Post Office Savings Bank the only one. For some years past there has also been an annual heavy loss on the working of the Department. Mr. Austen Chamberlain, then Chancellor of the Exchequer, replying to a question put by Dr. Macnamara on March 7th, 1905, stated that the deficiency on the income and expenditure account of the Post Office Savings Bank for 1904 was £113,785. At the end of 1905, owing to certain reductions in working expenses, the deficit had fallen to £88,094. But it is clear that not only has the Savings Bank experienced such a depreciation of its assets as places it for the time being in an insolvent position, but it has ceased to be a self-supporting institution, and is now carried on at a loss to the State. These facts undoubtedly disclose an unsatisfactory condition of affairs. They

point to unsound finance somewhere. What, under present circumstances, might be the effect of a heavy run on the Savings Bank, without any substantial cash balance, and without, in the event of its securities having to be realised, assets anything like equal to its liabilities, can only be conjectured. Of course, such a run is very improbable, and could only result from a panic occasioned by some political or financial convulsion. Nevertheless, it is a contingency for which provision ought to be made. It has already been contemplated as a possibility. Before the Select Committee on Savings Banks Funds which sat in 1902, and out of which the Act of 1904 took shape, Sir Edward W. Hamilton, Assistant Secretary of the Treasury, was asked what would happen in the event of a run on the Savings Banks which could not immediately be met. His reply was, "I suppose the Bank Charter Act would have to be suspended, and the Government would give I.O.U.'s in the shape of Bonds." Government I.O.U.'s in place of cash! Quite the reply of an official Micawber. We are fortunately not yet in this country at so low a stage of Government impecuniosity. But the late Government recognised the gravity of the position, and met it—by taking statutory powers to suppress the annual balance sheet! It seems to have been thought that when the existence of a serious deficiency was no longer shown in the annual statement, the alarm of depositors would be relieved. The expedient very obviously resembles that of the ostrich. The deficit can, however, easily be unearthed by those who take the trouble to value the securities for themselves, at the market prices of the day.

Some of the criticisms evoked by the passing of the recent Act evidently affected the equanimity of the then Chancellor of the Exchequer, for about Christmas time, 1904, he caused the following communication to be inserted in various newspapers:—

"As misleading statements have recently appeared in certain newspapers relating to the financial position of the Post Office Savings Bank, it may be desirable for the information of the depositors to refer them to the remarks of the Chancellor of the Exchequer in his speech at King's Heath, near Birmingham, on the 16th inst. 'The security of the Savings Bank deposits,' Mr. Austen Chamberlain said, 'is the whole credit of the United Kingdom, and to suggest that because there had been fluctuations in the securities, because there had been a fall in Consols from the abnormally high prices that ruled in 1897 or 1898, that therefore the money that poor people had placed in the Savings Banks is less safe, is a cruel and mischievous misstatement.'"

Of course it is, whoever made it, if it ever was made. Let there be no misunderstanding on that point. Whatever the deficiency in the Savings Bank Funds the depositors will not lose in the long run. It is the taxpayers, not the depositors, who must bear the brunt of the insolvency, were the Savings Bank suddenly called upon to repay the money it holds. Mr. Austen Chamberlain was perfectly correct. The whole credit of "this Imperial Realm" is at the back of the Post Office Savings Bank. But the critic he demolished was an "Aunt Sally," set up for the purpose. The ex-Chancellor's statement, and other statements made in Parliament during the session of 1905, entirely missed the point of the criticism of those who have called attention to the position. The Post Office Savings Bank is a Government Department, which was intended to be self-supporting, and ought not at any time to have to make demands on the taxpayer to liquidate its losses.

(To be continued.)

AMONG THE BOOKS.

BY FRANK HARRIS.

"Stories of Strange Women."

Here is a book the mere title of which gives me pleasure. In the last three months I have read some half-dozen good books—books which were nearly great, one of poor Gissing, "The Jungle," "The Breath of the Gods" I remember and "Mave" by Randall Charlton—dozens of interesting books by your McCarthys and Barry Pains, and Cutcliffe Hynes and Pembertons—fair craftsmen all with nothing especial to say—and hundreds of bad books, books which should never have been written, which indeed have not been written but slung together—books by Le Queux and Miss Corelli and others of their kin who go the primrose way to the everlasting silence. And amid all this crowd of authors only two whom I would care to know, or perchance three: the Scotchman who wrote "The Breath of the Gods"—the marvellous story where East meets West, and Jap and Yankee come to clash of character and realised tragedy; Randall Charlton, too perhaps; for "Mave" is a love idyll of promise and passion and Mr. J. Y. F. Cooke, the author of this collection of short stories.

A Daring Book.

The stories are all love stories, modern, realistic stories and they are told frankly, naturally as if the author had nothing to hide or be ashamed of. Think what this means: to me it is a portent full of significance. Here is one who has come out of the vile silence and black solitary cells of Puritanism without being deformed, without a scar indeed or sign of injury. Here too is a publisher of repute, Mr. John Long—all honour to him—who ventures to publish this brave book and send it forth into the world vouched for by his good name. One reads the book almost as if one were reading the last book of Prevost or Anatole France or Mirbeau: one rubs one's eyes; a man has written the book, a man who dares to speak naturally of the exquisite seduction of a woman's figure—"the long melodious line, springing at the shoulder, sloping over the breast and along the arm that lay with the hand in her lap—then running calmly along the swell of the thigh and falling rapidly from the knee to the foot, till at last it died peacefully away—like the long-sustained cadenza at the close of a song—over the instep."

Freedom at Last.

There is nothing in this, if you will, and there is everything. Victoria Cross has written infinitely more passionate pages, pages too eagerly devoured by an immense public; but they are—what shall I say?—defiant, suggestive, full of the revolt of the newly-emancipated, wilfully sensual as of one recently given to freedom after long years of abstinence and imposed restraint. But Mr. Cooke has no note of this in him; he writes with the good taste of a well-bred man; he talks of petticoats and hips, of what is silly and what is sensual, quite naturally; he is at his ease when he heads a tale "His Mistress and Her Maid"; with sub-acid humour he christens a story of unwitting incest "Joy Cometh in the Morning" and if he had ended this story with the all-revealing name of the girl's mother and spared us the inept melodramatic ending (which however he has the wit to compress into ten lines) I should have written of it as a little masterpiece which Maupassant might have signed.

Mr. Cooke as Artist.

There is a story, too, entitled, "A Light Woman's Reason" which I like very much probably because it concerns an artist as well as a light woman, and in it, I think, the author reveals a fold or two of his heart which is not often turned outward to the light.

Here is a phrase from it: "I always say that woman is the germ and the source, the ultimate origin of all that is fine and precious and true and human in art." And if this artist has not done great things he takes the blame to himself—"is afraid that he's a bit of a shirk and a coward"—and at last admits pathetically that "the Gods haven't called him."

The Stories Not Great.

The stories are not great stories; the author has read to good purpose; writes excellently; has the knack of always interesting one from beginning to end of each tale and yet the tales themselves are slight; the characters, distinct though some of them are, never cast shadows as they move across the pages; the elemental force of temperament which constitutes genius, is not possessed, I'm afraid, by Mr. Cooke. The stories, too, are all on one theme which is oftener desire than love though now and then as in "His Mistress and Her

Maid" the crudity of the feeling is relieved by the woman's self-sacrifice. There is no width of outlook; "When the Vestilinden was Lost" is the story of a wreck; but there is no etching of a vessel foundering at sea; no realisation of the crowded hurrying changeable passions of the doomed men; no magical word that calls up the scene and gives the tense emotion—nothing; the wreck is simply used as the frame for a far-fetched love-story. The best tale in the book "Joy Cometh in the Morning" opens with what I feel to be a sort of picture of the author: "Oriol Midwood sat solitary in the library of the old-fashioned Kemble Club. Two hours had passed since he had risen from dinner; an unadorned, compact, satisfactory meal, rendered distinguished by the best of wine. In that faultless club, if one thing could be better than another, it was the champagne; and Oriol Midwood knew what to drink and how much. Coffee, fine old brandy, La Intimidad Excelcos cigars, and a pile of French picture papers had beguiled, indifferently enough, the two hours. . . ." Not an ideal figure by any means, not even a very interesting figure and yet the book is interesting, as I have said, by mere force of naturalness and easy frank speech. Mr. Cooke is assuredly not a genius; may never do anything better than he has done here; yet he is intelligent enough to interest one, and an even better critic, one would swear, than a creator.

Mr. Cooke as Poet and Critic.

He prefaces each story with a few extracts in prose or poetry from his favourite authors: these extracts all betray a certain tendency to passion and are aptly chosen; they are marked as if carelessly with the mere initials of the author. Some of the verses are Mr. Cooke's and they are not the least interesting: take the verse with which he begins the book:

"A wastrel I, and a wanton she—
And a damned bad pair, was the world's decree;
But I cared nought and neither did she,
For all in all to each other were we."

This is enough to show that Mr. Cooke moves easily under the armour plating of rhymed verse; but the words are not inevitable; it is verse in spite of its sincerity, and not poetry. That third line might easily be improved thus—

"But I cared nought and nought cared she,"
which gets rid of that awkward "neither" with its hint of double meaning.

By-the-bye, why does Mr. Cooke sign with the initials D'A. the well-known verse of Verlaine with its miraculous appeal:

Allez, rien n'est meilleur à l'âme
Que de faire une âme moins triste.

Forgive this hurried review, Mr. Cooke, if there is in it anything that offends you, and give us more soon and of your best, and at least one of your readers will be grateful to you.

"The Field of Glory," by Henry Sienkiewicz. (John Lane.)

This Mr. Sienkiewicz has done everything a writer can do, it appears to me, except time; and, really, I think a certain term of penal servitude would be mild punishment for much of his writing.

Some years ago there was a novel of his, "Quo Vadis?" preposterously puffed in the Press, which I took up and read, to my misery and shame. It was a story about Rome and the early Christians, and it was all written in old stereophrases; all the emotions were twentieth hand, and the sensations were from the Surrey-side, theatrical; in fine, the whole thing was a tedious horror.

The other day I found "The Field of Glory" among my books, and though the title didn't strike me as very original, still, as the book was on my list, I took it up and began to read it; but after trying hard for ten pages I looked back again at the author's name, Sienkiewicz, and the grey matter in my cranium slowly stirred to some memory of forgotten disgust, and of a sudden it dawned on me that this was the Hungarian horror who had written "Quo Vadis?" who had tortured me through five hundred interminable pages. Anger gave me energy, even in the tropical heat: I flung the book down, and have not opened it since, and I recommend all my readers to leave these books of Sienkiewicz severely alone, whether their titles are in Latin or in English, and hereby I warn Mr. John Lane, the urbane publisher of the Bodley Head, that if he puts forth any more such books by Sienkiewicz he will soon be known as the Gorgon Head, or some other title, still more grisly.

DON QUIXOTE

A Literary Study.

By WALTER STEPHENS.

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And of all Booksellers.

"THE FRAUD OF SOCIALISM."

BY FRANK HARRIS.

Instead of using the good old sea-serpent, the *Daily Express* is trying to win its way through the silly season by a series of articles entitled "The Fraud of Socialism." The editor of the paper and most of his contributors do not seem to know what Socialism means, and the "fraud," if you please, consists in the fact that the advanced Socialistic wing has captured the trades union movement, and is now the predominant influence in the English Labour Party, both in the constituencies and in Parliament: this is the "fraud"—as one would say, the rings of the sea-serpent. It would be just as correct and just as urbane to talk of "The Fraud of Tariff Reform," and pillory Mr. Chamberlain and his supporters because they have managed to get hold of the Conservative Party in the constituencies and in Parliament: yet it would be difficult to imagine the *Daily Express* opening its columns to a discussion entitled "The Fraud of Tariff Reform." But still, though the title, "The Fraud of Socialism," is a "catch-ha'penny" title, it is after all only a title, and the discussion, when brightened by the remarks of Mr. George Lansbury or Mr. Keir Hardie, who know what they are talking about, is interesting.

Miss Krupp's Fortune.

In the same page of the *Daily Express* on which I find this article on "The Fraud of Socialism," I find an account of the trousseau of Miss Bertha Krupp, the German heiress. The paper tells us that this young lady has got a million pounds sterling a year, which means a fortune of over thirty millions. Now, it is admitted, even by the middle-class economists that the English workman who manages to save ten pounds a year towards his old age is doing very well indeed. It would, accordingly, take a hundred thousand English labourers, working for the thirty years of their working life, in order to save what this young lady begins life with. "The Fraud of Socialism" indeed: that may need writing about, Mr. Pearson; but what of the "fraud" of our present individualism?

Economists tell us that for every shilling a workman earned a hundred and fifty years ago, he received back in wages 6½d.; but even in John Stuart Mill's time his productive power had been increased manifold, and as that economist saw, he was hardly better off than his grandfather had been. He certainly does not receive 6½d. now out of every shilling he earns, but barely 4d. "The Fraud of Individualism," Mr. Pearson, that is what you should write about, if you want to get the interest of truth into your paper.

"The Fraud of Individualism."

The other day Sir George Livesey, in a letter to the *Times*, asserted that "the lot of the worker was much harder formerly than now." The virtue of this statement depends on how "formerly" is construed. If Sir George Livesey means that the lot of the worker was worse in the eighteenth century or in the sixteenth century than that of the worker in the nineteenth, he doesn't know what he is talking about. The lot of the worker was at its lowest in England in the first half of the nineteenth century; during the last half of the nineteenth century it has been somewhat improved by Socialistic legislation.

Sir George Livesey was answered in the *Times* by a Mr. Smith from Birmingham, and Mr. Smith gave some remarkable facts about the condition of the English people at the present moment. I shall borrow from him freely, and also from Mr. Booth.

Mr. Booth has proved that there are always about twelve millions of very poor people in this country, people that is to say who are living on the verge of destitution, with the spectre of starvation haunting them like their shadows. Half the wealth of England is held by twenty-five thousand people, the other half is divided unequally among the remaining forty millions. Ten-

elevenths of all the land in Britain belongs to two hundred thousand of the population, while the remaining forty millions have to content themselves with one-eleventh of the land. "The Fraud of Individualism," indeed. Does any sane man imagine that such a fraud is likely to continue in these days when all can read?

The Death-rate of this Fraud.

But there is worse than poverty to be faced by the poor in our time. Among the well-to-do classes 18 per cent. of the children die before they reach five years of age; but 55 per cent. of the children of the working classes are sacrificed: 37 per cent. then of all the poor children born, hundreds of thousands of children are killed needlessly every year. Is it well to write about "The Fraud of Socialism," Mr. Pearson, in the face of such a fact as this?

In London even 37.8 per cent. of the whole population receive less than a guinea a week per family. Mr. Albert Smith is right, "the great bulk of the British people are over-worked, under-paid, badly housed, unfairly taxed, and exposed to all sorts of serious risks and hardships"; and he goes on, "national and municipal co-operation, not competition, should be the true order of human society . . . he who would defend the claims of individuals or of classes against the rights of the human race is an enemy of the people. In a really humane and civilised state there should be no such thing as poverty, ignorance, idleness, slavery. . . . A hungry man, an idle man, an ignorant man, a destitute woman, a beggar, or a pauper child is a reproach to society, a witness against religion and civilisation."

The Two Ideals.

Strange to say, one prefers this Mr. Smith and his slightly optimistic outlook to Sir George Livesey, who flourishes the bogey of Socialism in our face as if we were rooks to be frightened with empty noise. Sir George Livesey says:

"Continue on the present lines, adopt Socialist legislation, and let the people find out the frightful mistake they have made." Now I want to put one plain question to Sir George Livesey. Would he repeal the Factory Acts, which were the beginning of modern Socialistic legislation in England? Does he even know why the Factory Acts were instituted? Does he know that before the Factory Acts, English children—little children from ten years of age—were driven from Devon and Cornwall in hordes to the Lancashire mills, and that the mortality among these children was so great that a commission of celebrated doctors declared that the Factory Act of 1833 was a law "to prevent child murder"? Now, Sir George Livesey, Yes or No? Do you want to institute child-murder again in England in order to increase your income, or the dividends of your shareholders? Is that what you want? If not, why do you write these silly letters?

Or would you repeal the Adulteration Acts and leave us to the mercy of the tradesmen who sell alum in bread, sand in the sugar, water in the milk, and poisoned rats in the tinned beef? Come, Sir George Livesey, tell us some of the "frightful mistakes" of Socialistic legislation in these islands, and in return I will point out to you a few more of the mistakes of that industrial freedom, or rather anarchy, which you seem to admire, in present day England.

BON VOYAGE.

Loose my hands and leave me here,
Have a little pity, dear.
I have striven to be strong.
Love, my love, the path of wrong
Often seems to weary feet
Very soft and smooth and sweet.
If we only had been free!
Life, at any rate for me,
Ends this sunny summer day.
O, my God! how can I say
Bon Voyage?

O.

SHAMS.

THE BRITISH RING SYNDICATE.

There is in Birmingham a syndicate of rogues known as the British Ring Syndicate, with offices at Town Hall Buildings, 86, New Street. The way in which these people swindle the public is by selling what they call the Veritas Anti-Rheumatic Ring. The virtues of this ring are thus described:—

The "Veritas" anti-rheumatic ring has been proved by science to be the only permanent cure for rheumatism and kindred ailments. It is constructed of a combination of rare metals, which forms a complete galvanic battery for the finger; the warmth and exhaling vapours of the body in contact with the metals set up a galvanic action which quickens the circulation and draws all poisonous uric acid crystals from the system.

"Proved by science" is good. It is lamentable to know that lying trash of this kind can deceive anybody outside a lunatic asylum, but there is good reason to believe it deceives many. The Syndicate send out a long list of testimonials, and offer the Veritas ring, composed of "rare metals," for 3s. 6d. They write:

Our object of doing this.—Instead of spending thousands of pounds advertising these rings in all the papers, we will give our customers the benefit of it by making this great sacrifice. Although the usual price is 10s. 6d., we find it pays us to offer them to you under cost price, as we have received hundreds of repeat orders and recommendations by so doing.

One would have thought that rogues bent on swindling the public would have spent a few shillings in getting a plausible circular drafted. Their contempt for the intelligence of the British public is shown by their brazen assertion that they sell the rings "under cost price," and that it pays them to do so because they have received "hundreds of repeat orders and recommendations by so doing." A correspondent (who received one of these letters) writes to us as follows:—

Perhaps you are troubled with one of the numerous complaints mentioned, and if so, I would ask you to glance over the attached papers, and then, NOT to buy, but to caution your readers. Some time back these people wrote to my wife offering two pieces of Birmingham jewellery and one of these wonderful rings, but that 7s. 6d. must be sent first. Of course, no notice was taken of it; but yesterday the attached papers came, and, as you see, the ring is reduced to 3s. 6d., and no gift of jewellery. As a Birmingham man, I should say the ring would cost a lot under 1s. I see they supply at a cost of 1s. "cleaning caskets" in case of corroding, also two postage stamps must accompany the remittance, so that the outfit now comes to 4s. 8d. I should say, at a rough guess, the odd 8d. would be what it would cost them.

We observe, by the way, that a list of "delighted patrons" is given on the printed matter sent out by the Syndicate, and among "the thousands of patrons of high rank" who have purchased the "Veritas" ring are the names of Lady Elizabeth Parker, Lady Langley, Major-General Fitzgerald, Colonel Leckie, Mr. H. Neville Carritt, "of the War Office," and others. Are the names of these ladies and gentlemen given with their knowledge and consent? If so, how comes it that they are abettors of the fraud? Assuming that they have bought the ring, and that faith, or something else, has, as they think, given them some passing benefit, do they really believe that the Syndicate sells at a loss, and that selling large numbers of rings under cost price enables them to make a profit? And if they do not believe this transparent nonsense, why do they help the rogues who spread the lie, by lending them their names?

What are the Birmingham police about? Is there no law to deal with impudent rascals like the British Ring Syndicate? Let some poor devil on the verge of starvation get a shilling by false pretences and he is locked up. That may or may not be right, but right or wrong, it is not right to let the British Ring Syndicate pursue their swindling practices with impunity.

DRINK.

By JIM CROW.

I hope that I shall not be received in a frivolous spirit if I come before you as a temperance advocate. Of course I hope that none of you drink except when you are thirsty, or at any time to excess, just as I hope that you speak when you are spoken to, and do as you are bid. But I would specially urge you to be temperate even in your temperance. I do not often drink beer myself, but that is no reason why I should take it away from those who do find a solace therein. This may sound an obvious remark, but it is intended to lead up to a paean in praise of one of the gifts of the gods. Some of you do not like my sentiments, I know, but it is good for you to hear other sides.

Nunc est Bibendum.

In the first place, this being the best of all possible worlds, ordained with infinite wisdom, alcohol would not have been given to us save for some beneficent purpose. Temptations are useful, if only because they provide opportunities for resisting them.

Secondly, I maintain that in hard-drinking ages and countries, men have been sturdier, better fighters, more generous, finer sportsmen, than in the realms of mildness and moderation. Muhammedans are the exception which proves the rule. Thin wines usually breed thin minds.

The Alchemy of Alcohol.

Life, after all, is hard and hateful to most people. I love it, and, therefore, do not need alcohol. But others are not so fortunate. They need help to enable them to forget their follies and miseries. And they find their consolation in

"the cup that clears

"To-day of past regrets and future fears."

Rue may be for remembrance, but the daughter of the vine is the mother of forgetfulness.

The Poetry of the Grape.

Consider all the marvellous minstrelsy of wine. Some day I should delight to compile a Drinkers' Hymnal. And in the front rank I should set the melodies of Omar, and sing them to some deep Gregorian tune. Let me now repeat to you some of his immortal quatrains:—

Ah, fill the Cup:—what boots it to repeat

How Time is slipping underneath our Feet;

Unborn TO-MORROW and dread YESTERDAY,

Why fret about them if TO-DAY be sweet?

While the Rose blows along the River Brink,

With old Khayyám the Ruby Vintage drink:

And when the Angel with his darker Draught

Draws up to Thee—take that, and do not shrink.

Psalms of Wine.

Hafiz is a less serious psalmist, but also very sweet:—

"Do not allow me to be buried in the dust on the day of my death; convey me to the tavern and throw me into the cask of wine."

"Sell in the tavern the prayer-carpet; sell, I say, and bring instead a jug of wine."

"Blame not, in the purity of thy soul, O pious man, the lover of wine; for the sins of others will not be entered to thy account."

"The sun is wine and the moon the cup; pour the sun into the moon."

"To drink wine is either good or bad; drink if it be bad or if it be good."

A Poetical Concensus.

For my hymnal, the only embarrassment will be that of choice, seeing that nearly every true poet, certainly every jovial poet, has paid homage to the cup. Even the poets of the Bible, while admitting that wine is a mocker, proclaim that it maketh glad the heart of man; while urging us not to look upon it when it is red, they exhort us to give it unto those that be of heavy hearts: "Let him drink and forget his poverty, and remember his misery no more."

FOR JOHN BULL'S WOMEN-FOLK.

BY MRS. BULL.

[Mrs. Bull will be pleased to receive from her women readers suggestions and contributions for this page.]

Clothes and the Heat.

The recent abnormal heat was responsible for some curious toilettes. In the West End I met a fashionably dressed woman in a white muslin frock, the bodice of which was cut to a square that exposed quite two or three inches of the little valley of her back; I have known a hostess go about stockingless, though the airiness of her attire was undreamed of by her visitors, owing to a long skirt and high shoes; and gentlemen guests, among gatherings of old friends, have begged leave to cast aside collars and ties, coats, waistcoats, and even boots! At a fashionable South Coast resort, the beach, I hear, has been like a clothes shop all day, the owners of the garments living in the water; and bathing at various seaside towns has been going on till long past ten p.m.

The Pneumonia Blouse.

The pneumonia blouse has been a woman's best friend throughout the dog days, and whatever faddists may say to the contrary, I am convinced that this much-abused bodice has done more good than harm. Women used to coddle too much, wrap up their throats with high stiff collars, to the exclusion of air, and muffle up their chests with layer upon layer of material. The transparent yoke and collar-band, far from proving injurious, have had a salutary effect, strengthening the chest and rendering women less liable to chill. Of course, every rule has its exceptions, and worn on a cold day by a delicate person, the unlined yoke has very likely been responsible for doctors' bills.

On the Reach.

The river season has been exceptionally fine and long, and numbers of young girls may still be seen punting and sculling daily. They have the river practically to themselves from Mondays to Fridays, but on Saturdays and Sundays, menfolk naturally congregate in greater numbers and the girls take it more easily. If I were an artist, I should paint a picture of a girl punting. It is an appealing, graceful sight.

The Fresh Air Treatment.

The fresh air treatment is undoubtedly splendid; but faddists are apt to carry it to an extreme, as in the case of an elderly, wealthy couple I wot of, residing in the neighbourhood of Hyde Park, who insist on all the windows of their large house being open at all times and at all seasons of the year—even when the snow pours in through the landing casement. Two girls of my acquaintance, who stay with them periodically, positively dread the winter visits and consequent shivers. When dressing for dinner and discussing what to wear, they invariably begin with, "gaiters and two skirts."

Pauline Chase.

Beauty is a matter of taste, hard to define, but it is very appealing. If there were a "Pretty Actress" competition going on now, I think I should give my vote to Pauline Chase, even as she looks with smuts on her face, as the little scapegrace at the Duke of York's. She always suggests to me a bit of fine porcelain. With washed face, her lovely flaxen hair flopping about her brow, and wearing a simple pink sunbonnet and apron, she is as dainty a picture as you would see anywhere, and you feel you want to kiss her—at least that is how I felt, and envied the man in the play whose business it was to do so.

At the Theatre.

If you want a good laugh, go and see "Toddles," which follows "The Scapegrace." A character that

tickled me immensely, was the old gentleman—admirably played by Mr. Alfred Bishop—who is so supremely bored at his wife's parties, that to get rid of the guests he takes them aside, assures them they are tired and offers to let them out the back way if they don't care to be seen leaving the house so early. Mr. Maude, as the man who goes to be married in pyjamas and an overcoat, is deliciously humorous. In the Mairie scene, the poor wedding guests grow so hungry waiting for the tardy, reluctant bridegroom, that the menfolk adjourn to a pastry-cook's and return with paper bags of buns for the ravenous lady guests—which reminds me that a good deal of fun, unsuspected by the audience, often goes on during stage-banquet scenes. *Entre nous*, Macbeth's guests have, before now, surreptitiously fed the ghost of Banquo with plums from the buns representing some grand feast-dish, or with bits of bread from the stage fowl—and Macbeth was meanwhile writhing at the apparition, and the audience was held in awe.

Dress on the Stage.

Feminine visitors to the Duke of York's will find the stage very interesting from a dress point of view—as good as an illustrated catalogue of the latest Paris fashions in frocks and millinery. Supremely smart is Miss Lottie Venne's toilette of pale pink chiffon, with touches of pink panne, and black and white embroidery; and her evening gown of flame-coloured chiffon and net, bedizened with paillettes, with which she wears a waving red paradise plume and gold bandeau, also illustrates the last word in gay fashions; while much admired is her long coat of rose-red cloth, with revers of black and white striped silk. Another bright speck in the realm of dress, is Miss Nancy Price's sweeping red feather that trims her Leghorn straw hat, with its long flowing veil of yellow chiffon. One of her toilettes is of black net, covered with graduated spots in chenille and trimmed with silver embroidery. More than one frock in the play bears evidence to the fact that silver tissue is fashionable for belts and garnitures.

The Donkey and the Motor.

When, I wonder, will motor 'buses cease to behave so badly, and do a journey without a breakdown? The vagaries of the motor still give the crow to the horse-'bus. It was a most ignominious defeat and undignified experience for the spick-and-span private motor that had to accept the assistance of that much-despised but highly-intelligent animal, the donkey, to drag it along. Would that I had the gift of the draughtsman, and could illustrate the picture! It was a story without words—the homely donkey drawing the fashionable motor-car in which sat a woe-begone lady and dejected-looking man, and, attached behind, a coster's cart laden with vegetables. The procession was a sad one.

What Women Earn.

Not long ago, when various philanthropic women met together to discuss woman and thrift, Mrs. Pollard stated that £150 might be taken as the average annual earnings of the qualified woman for twenty-five years. In a recent issue of the *Daily Chronicle* Miss Frances Low attacks the statement and places the figure under thirty shillings per week. I am quite in accord with Miss Lowe; in fact, I should have put the average rather lower. We hear a great deal about the wide field now available for working women, but many of the vaunted "new openings" have proved themselves very limited in their holding capacity.

CELIA'S PEARLS.

From Celia's blushing ears suspend
Two trembling pearls, and both pretend
That they the dewdrops are that dwell
Within a scented lily bell.

VERA CANUTE.

JOHN BULL'S OPEN POST-CARDS.

[This being the holiday season, JOHN BULL is too lazy to write long letters, so he proposes to keep in touch with his friends by means of post-cards—more or less pictorial in their character.]

XXIV.

To M. Chedo Mijatovich, sometime Servian Minister in London.

Gospodine,—I suppose your cacoethes scribendi is incurable, but why do you give yourself away so often? Your recent article about the Sultan redounds more to the credit of His Majesty's diplomacy than it does to your own. You had been instructed to press the claims of an Archbishop in a Macedonian vilayet. Again and again you were put off after the Selamluk. At last you crept into the presence. His Majesty, who is a great judge of character, talked all the time about the ladies you had met. "He talked very earnestly for some time, and then wound up by positively laughing for some reason or other," you naively remark. Your interpreter explained that His Majesty desired to know whether it was really true that great society ladies in England drank to excess. When at last you broached the topic of the Archbishop His Majesty said: "Surely you will not drag in an Archbishop into our pleasant talk about English women! No, no. The day for talking about your Archbishop has not yet arrived. Leave it to me to let you know when that day arrives." Then, I suppose, you laughed, not "positively" but negatively—i.e., on the wrong side of your mouth.

I understand that you are a great authority on the fair sex. You lately made the pleasant suggestion in a newspaper that "great English ladies" are in the habit of coquetting with tailors' cutters. In your own country I understand that you have made many faint hearts flutter. But as a statesman you are not regarded very seriously. The Sultan certainly took your measure in that respect.

What I want to know is: How comes it that you, who owe your political existence to the late dynasty, are now hand in glove with M. Pashich, the author of that Servian shuffle which was exposed in these pages, and how your conscience reconciles your adulation of the new Servian Minister in London, with his antecedents. I say nothing about your adventure as a window-climber when King Milan made you a Minister. Oh! Chedo, Chedo, I fear you are still a sad dog.

JOHN BULL.

XXV.

To the Right Hon. St. John Brodrick, M.P.

Sir,—I do not know where you happen to have got to since you received your congé, but I trust this will find you. You will be surprised to know that the Army cap on which you lavished your deepest thoughts and your most tender care, and which has achieved fame in the national literature as the "Brodrick," now adorns the head of the dusky heathen in West and Central Africa. The whole job lot, having been sold to a London firm of dealers in second-hand uniforms, has been again sold to West Coast traders who are bartering your cap patent to the natives for more exquisite and more profitable goods.

The caps are sent out with a prize assortment of old police tunics, postmen's tunics, khaki jackets, tartan trousers, cocked hats, and liveries of all kinds; and if you go to Uganda you will probably see a few stalwart heathens swaggering down what answers for Piccadilly in that place, attired in policemen's tunics and tartan breeks, with Brodrick caps surmounting their domes of thought.

I grant you the news is distressing, but after all, you have the consolation of knowing that your famous cap,

scorned and derided of Tommy, is now exalted by the heathen as one of the effulgent glories of your War Office administration. By-the-way, did you keep a sample, as an ornament for your drawing-room? I hope so, as, of course, genuine specimens are now at a premium; but I have heard that the lady who washes the War Office steps has one concealed somewhere in the coal cellar.

JOHN BULL.

XXVI.

To Monsieur Santos-Dumont.

Sir,—Liké Mr. Edison, you are for ever astonishing us with the great things which you are about to do. Somehow or other they never are done, but yet we go on believing and hoping all the same. Ballooning is now in the air in more senses than one, and will probably supersede motoring as a fashion directly you or somebody else makes the small discovery, which alone is necessary, to achieve what scribes call "the conquest of the air." I cannot say that I look forward to that event with unmixed pleasure. What a crop of accidents there will be at the outset—what squabbles over new laws of speed, trespass, etc. But we have to suffer for our development, and I dare say we shall exclaim: "It was worth it!"—like the small boy who made himself sick with Christmas pudding. Meanwhile, you are to be congratulated on the invention of your bird-like conveyance. It is at least ingenious, even if it will not fly.

JOHN BULL.

XXVII.

To Frank Butler, Esq., Aero Club.

Sir,—In this country there are few people who occupy a higher eminence than yourself. You are the apostle of week-ends in the sky, and according to all accounts, always enjoy yourself while you are up there. No, thank you, do not trouble to call for me on your next balloon trip. What you say about the sky as a health resort and ballooning as a recreation may be quite correct. I will take your word for it. In any case, you are entitled to your opinion; but if I accepted your invitation I might be inclined to argue the matter, and perhaps fall out with you. This I should regret.

Only a few weeks ago a friend pointed you out to me while you were about a mile-and-a-half up in the air. "There's Butler," said he. "Sorry to hear it," said I. "What would happen if the balloon were to blow up and the basket were to come down?" "My dear Bull," he replied, "pray do not unduly anticipate the decrees of a merciless Providence." I won't. But do be careful—and don't look down upon us too much.

JOHN BULL.

XXVIII.

To Alfred Chichele Plowden, Esq., B.A., Metropolitan Magistrate.

My Dear Sir,—I am glad to see you back again. I presume you have been on a holiday, taking a well-earned rest from your arduous labours.

Verily, you are the merriest clown who ever gave a miserable sinner fourteen days' hard. You have jokes for all classes. Even the ruffian who gives his wife a black eye, or hits his mother-in-law on the head with a poker, descends to his gruel with one of your jeux d'esprit in his ears, and if he doesn't laugh it is not your fault; you do your best.

I cannot help liking you. You never give anybody more than he deserves, and sometimes you give a lot less. I missed you sadly during your holiday. I once tried some of your joyful jests on the cat, but it at once went into a fit—since when I have tried no others. Whilst you were away the papers were dreadfully dull. I was paying for ha'p'orths and penn'orths of news, and getting nothing but wind.

JOHN BULL.

INDISPUTABLE EVIDENCE.

(In some cases, in the "latch-key vote" problem, a man's right to vote has been made to turn on the question whether his landlady made his bed, or allowed him to keep a cat or a dog.)



FREE AND ENLIGHTENED PARTY: "I'll let 'em see whether I'm entitled to a vote or not!"

BILL HIGGINS—HIS TIP.

A STORY OF FLATS AND SHARPS.

By GEORGE EDGAR.

I was taking the air in the Green Park. He slept on the other corner of the seat.

As he slept I examined him. Half of one ear was gone. His nose had been broken. His hair was close clipped. He wore a spotted handkerchief. His clothes would not stand description. But over his face and form there was a hint of a bygone smartness; the smartness of an East-End tough. The face and the mottled hue that shone through the thickened and coarsened flesh told their own tale.

Then he woke up.

"Got a twist of bacca about yer, cockie?" he asked.

He knocked the ashes out of a decaying briar and filled his pipe from my pouch, puffing complacently when he had set it going.

"Bit o' good bacca this!"

I assented, being tobacco proud.

He inhaled it luxuriously. It seemed to arouse recollections.

"I remember the time when I didn't 'ave to arsk for bacca from a stringer," he suggested, retrospectively.

"No?" I said, with polite interrogation.

"Yus. No bleary briar about me in those dyes. Cigars, *ad lib*, if yer follow me."

"Sounds nice!"

"Yus—it was narce. Bob a time, too, an' look at me nar."

I looked very casually.

"Bob a time they was, like a bloomin' Rothschild. Yus an' no swipes neither—whiskey an' soda all dye an' champagne all night. An' now," he said, with a sidelong glance at me, "I don't seem to have any marth, I 'ardly ever give it a drink."

In the pause, he examined his boots, or what served him as boots, with whimsical good nature.

"To think," he said at last, "that Young Bill'd come to this."

"Young Bill?"—I was expected to say something.

"Yus—Young Bill! Bill 'iggins, of Befnall Green."

My face must have shown the blank in my mind.

"Bill 'iggins!" he said, querulously, "ev'ry sportin' toff knows Bill 'iggins, the best little lad at 'is wight in England—see *Sportin' Life* an' other professional orgins."

"But you are not Bill Higgins," I suggested.

"Ain't I? I call that sauce. Squeeze me, it's bad enough not to look like him, but it's a hinsult to be told I ain't when I am."

I apologised.

"Seems to me I am, an' no error. At least, this nose was Bill 'iggins's when he gort Steve Dido's lucky punch in the eight-stun' championship, which broke it. Pore ole Steve, he caught it for that lucky punch, an' no error. Fifteen rahnds there was an' when ole Steve woke up he'd bin dreamin' an' elephant had trod on him. I give it him click—right here!"

By way of illustration, Mr. Higgins jerked his fist upwards underneath his own scrubby chin.

"Them was dyes, I tell yer. Plenty of oof, friends in the nobility, ricin', cards, an' *ad lib*. wet. I did too blanky wet, ole sport."

"It's a way we have," I suggested.

"Yus—it was my wye."

"How did it end?" I asked, curiously.

"Well, it wasn't drink—see. An' it wasn't cards, an' it wasn't woman, in a manner of speakin'. I'd plenty of oof for everythin', but, like all the goggle-eyed Jugginses who have plenty, I wanted more—see?"

"Me an' another bloke who'd copped good too, well, we took an orfice an' mide a book through the post—you know the gime?"

I protested my innocence.

"Well, it's all plying an' no pye. If the Juggins finds firsts, you carry over till he loses. If he keeps on pickin' stumers, well, he's expected to settle. You tike everythink that comes an' don't pye out. It's welshin' in a manner of speakin', only there ain't any silly crards to toss you upside down, an' no law what I knows up agin' you. An' we did well, an' I gort fat an' forgot all I knew abart the gime, an' married a scrumptious lidy who worked the 'alls, an' all was calm an' bright, an' then—"

"And then?" I asked, promptly.

"Well, it wasn't cards—see? An' it wasn't woman—see? An' it wasn't wine—see?" this last, very fiercely.

"Well, in heaven's name, what was it?"

Bill Higgins looked solemnly at me for ten seconds and sighed.

"A mug," he said, "the fluffiest flat as ever was, a reg'lar prize Juggins—a bird of paradise. He came along wiv thousands—in cheques. He bet in tens, in fifties, in hundreds, ev'ry rice, ev'ry dye, dye arter dye, week arter week, an' all 'is piper went through like winkin'. It was soft—it was. I was buildin' houses, mi wife had the best diamonds an' motor-car within ten miles orf the Circus. I kept bruisers instead of playin' it, an' I'd two 'osses wiv a swell trainer. We never pide that mug a hi'penny, an' we must ha' had abart forty thou in six months. An' all the time we knew he was just a mad fool clerk in a benk gorn mad, money mad with the benk's oof."

He stopped and sighed.

"You are sorry," I suggested.

He swore horribly.

"Sorry! Luv-a-duck, sorry! I'm sorry we didn't git art before the gime busted. We didn't have any sense, an' when the benk woke up, the rozzers were in mi office before you could sneeze, an' me wiv a handful of them stumer cheques on the tible, when they cime in. There wasn't any wye art."

He paused.

"We had no bloomin', blinkin', sanguinary sense—didn't know when to put the brolley up. So—corse, we gort wet."

"How wet?" I asked.

"Five of 'em—five long years. An' I've done it—see?"—this defiantly. "An' I'm fairly up agin' it, nar."

"You're not thirty yet," I suggested.

"No, but I'm fifteen stun' an' no good at dooks up; mi missis hopped wiv what was left to Johannesburg, an' all I've gort is fourpence given me bi a pal in the Strand."

He pulled out the four coins, and looked at them sadly.

"Fourpence—lorst mi missis, gorn over mi fightin' weight, gort no clobber to ruffle in, gort no home, gort no friends, an—an—here I stand wiv fourpence," he concluded, weakly.

"Seems to me like a dream," he went on, to himself.

"When I think I am Bill 'iggins—best little lad at 'is wight, too."

"Perhaps you rode a bit above your weight," I suggested.

He looked at me earnestly and solemnly.

"Cockie," he said, gravely, after a pause, "you're right in once. You have it in a single gasp. We ought to a gort art of it three weeks before."

He rose as he spoke.

"Think I'll shove orf a bit," he said, "but remember Bill 'iggins—best little lad at 'is wight—his tip."

He pulled himself together as a preparation for moving.

"And what is Bill Higgins' tip?" I asked, as he showed signs of starting.

"When you're in a good thing that's too jolly good, git art when you've touched lucky an' gort enough, an' don't wite till you git too much—see, ole sport?"

I said I thought I saw.

THE CLEASE "EXTENSOR" AND CULTURE SYSTEM.

Our reference in a recent issue to the Clease "Extensor" and Culture System has brought us many protests from persons who testify to the benefits they have received; whilst Mr. Clease himself has forwarded us copies of nearly two hundred testimonials, and has offered to show us many more if we care to avail ourselves of his invitation. It has been pointed out to us that Mr. Clease has had twenty years of practical experience; that he has studied anatomy for three years, and was for a similar period a member of the Physical Training staff at Aldershot; that he possesses a first-class diploma from His Majesty's Service as teacher of Physical Culture "the highest qualification obtainable"; that he has been Director of Exercise at Haileybury College; that for three years he was director of the Public Gymnasium of Dundee and of the East of Scotland Ladies' Academy; and that for five years he was Physical Director of the Birmingham Athletic Institute, "the largest of its kind in Britain," also of the Pupil Teachers' Centre (Ladies) Birmingham, and of the National Schools and Teachers' Training College at Wolverhampton.

Having carefully considered the various particulars placed before us, and satisfied ourselves of the genuineness of the testimonials received, we have applied to Mr. Clease for full particulars of his treatment, with a view to subjecting it to a practical test—and in the meantime we suspend our judgment. We have, however, thought it right to make the above statement.

THE REAL TRUTH ABOUT MILLIONAIRES.

The millionaire sat at his library table revolving his past life in his mind. At length he smote it—the table—with his right hand, and cried aloud, "Yes, I will do it! I will disclose to the public 'The Secret of My Success.' I will furnish them with an explanation at once so simple and so lucid that they will not be able to misunderstand it. I will leave them no excuse for not becoming millionaires!"

So he set pen to paper, and wrote:—

"Never Tell a Lie.

"Though so long ago, how well do I remember the days—perhaps, after all, the happiest of my life—when I sat and mused beside the pot slung over the little fire of brushwood in the wide prairie of the West! I was then a sort of general drudge to a brutal cattle-dealer, who rewarded my services with more kicks than halfpence, as the Britisher says. My salary was half-a-dollar a week. The savoury mess in the pot would simmer and bubble, tempting me to taste it, but of course I refrained. It was my master's supper. One evening, when the sun went down in a great ball of fire at the edge of the far horizon, I took a mighty resolution, from which, I am thankful to say, I have never gone back. It was this: Never tell a lie. Lying never pays. You are always found out.

"Let me say at once that I have never had any love for money, but by accumulating it I have always found that one can do an inestimable amount of good to one's fellow-creatures. I have often been tempted to break the resolution which I took by that prairie pot. To give an instance: Once I happened to have invested some of my modest savings in a certain company, which for some reason—what, I haven't the faintest idea—became unpopular. Well, a gentleman entered my little office one day, and asked me whether I was connected with that company. I considered for a moment before replying, and then I thought of the prairie pot and the ball of fire on the horizon, and I resolved to stick to the truth; so I said—

"No, sir, I am not connected with that company."

"You see, I really wasn't 'connected' with that company. I wasn't one of the directors or managers, and, though I believe two-thirds of the shares belonged to me, if I had said I was 'connected' with it I should have misled the gentleman.

"The next point to remember is to

"Never Cheat Anybody.

"Even in the world of finance, where the public imagines nothing but preternatural acuteness to reign, this is not so. There are many simple folk to be found. At least, I have often found them. But I have not cheated them.

"Fraud is fraud, and I have never been a party to it. Legal fraud is my abomination. So is the inside of a gaol. Well, as I was saying, I hate fraud—and its consequences. No fortune is built up on fraud. It may be said, 'What is it built on?' I will tell you. You see, I am opening all my heart to you. It is built on kindness to others. It sounds strange, but it is so. I am telling you the truth. This, then, brings me to my next point:

"Be Unselfish.

"Give away anything you may not want. I have always done this, and I feel pretty confident that this has had a lot to do with my becoming a millionaire. Let me give an example of my unselfishness. I remember another company in which some of my earnings happened to be invested at one time. I effected the operation which is technically known as 'unloading.' I sold my shares. People from the country were writing to me, asking about investments. Well, I told these people that they could have these shares, and, what is more, they could have them cheap—'below par,' as they say on the Stock Exchange. I have never repented of this action of mine.

"I have touched on what I may call my spiritual methods—that is to say, the spirit in which I embarked on my pursuit of wealth. But how did I accumulate the actual cash, I will tell you this also. I will be frank; I do not wish to have any secrets—to keep anything back which may be of use to the world. I want everybody to be a millionaire. It is really very simple. But it is the simple things that tell. All you have to do is to

"Save Money.

"Put by each week, or each month, a certain proportion of your earnings. Live plainly. Dine on half a herring and a glass of water. Such was, and still is, my simple plan.

"These methods may be slow, but they are sure. And, above all, they are honest. Do not be in any hurry. 'Rome was not built in a day'—I was always very keen on my copy-book. Your millions will come to you by degrees—provided you live long enough!

"And now I think I have told you everything—everything that will bear you safely to the harbour of wealth."

TRAVEL NOTES.

HINTS ABOUT AUSTRIAN TRAVEL.

BY IRMA.

I have several reasons for selecting Austria in preference to Germany. To begin with, it is less well known, and most of us who have any sense or originality like to get off the beaten track. How few people know Prague, Buda-Pesth, or Salzburg, compared to the thousands who visit Dresden, Cologne, and Hanover! And yet there is a fascination about Austrian cities which German ones rarely possess. To begin with, the inhabitants have a charm of manner and a politeness to strangers which will be a revelation to those accustomed to the offhand manners of many a German railway official or innkeeper. I do not deny for one instant that there are many kindly creatures in the Fatherland who are goodness itself to strangers; yet, except perhaps in Southern Germany, one can never be quite sure of one's reception. Official Germans, particularly Prussians, have often an offensive and bullying manner which irritates one profoundly, even when one knows that no harm is meant.

Now to discuss ways and means. If you are a wealthy tourist, all you have to do is to glance through Murray and Bradshaw, make a little note of cities and watering-places which you fancy will amuse you, and bring with you your fat, well-lined purse, staying at the hotels starred by Baedeker and patted on the back by Murray. By the way, an excellent illustrated guide to Southern Austria is "The Südbahn," published by the Southern Austrian railways. It contains nearly 500 pages of interesting information, and may be obtained for half-a-crown from the Austrian Travel Bureau, 86, Piccadilly, where every information and help will also be given.

But for him who intends to make his money go as far as possible, I can suggest several ways of having a good time without great expense. First of all, if you consult Bradshaw you will find that a first-class single (via Ostend) to Carlsbad, which makes a good starting-point, costs you £6 3s. 8d., and second-class £4 16s. 11d. If you choose the Hook of Holland route, it will be £8 13s. 4d. first return, and £6 3s. 5d. second return. Many people so dread the long sea crossing, that they would rather pay more and secure the shorter sea route. Now, what I suggest is that you should apply to the Belgian railway companies, who have their offices in Regent Street, and who will issue you *rundreise*, or coupon tickets, lasting sixty days, to Carlsbad and back, for something over £7 first-class, and second-class in proportion. These tickets, you must remember, do not entitle you to any free luggage; but then abroad you are allowed to take much more with you in the carriage than any English porter would think respectable. If you are a party, you will find that you can send 112lbs. (about two fair-sized trunks) to Carlsbad for 12s. 6d. by *grande vitesse*, which takes five to seven days, according to the state of the traffic. Then you are free from all worry about it on the journey, and you can each take a suit-case (or a medium-sized hat-box with tray is really more convenient), and bundle of rugs with you, in the carriage. You may break your journey where you like, and are usually given the choice of two routes when there are two available, so that you can go one way and return the other, and you may go up the Rhine either by train or by steamboat.

From Carlsbad you can make tours into Bohemia, to Prague, and to the various Spas near. Marienbad is only a couple of hours by train, and Franzensbad even less. You may get a room for a very reasonable price in one of the less fashionable hotels at Carlsbad, but you are not obliged to have any of your meals, even your breakfast, there. Habitues of the place take their little table in the enclosure in front of the famous Pupp's, or at Kaiser Park or Freundschafts Hall, and order their coffee. But they bring their rolls with them—fancy rolls adorned with chopped almonds, or luscious kiefels stuffed with jam, chosen at the fashionable baker of the moment. Meals are usually taken *à la carte*, and even the most fashionable places are not at all dear, and the tips moderate. For instance, at Klinger's, the biggest restaurant at Marienbad, excellent soup will cost 3d. a portion, half a delicious little chicken 1s. 4d., vegetables 7d. Many entrées are only 1s., and the Pilsner beer (slightly iced), which all the doctors recommend as the most wholesome drink both for invalids and healthy people, costs 3d. a glass. Austrians give the *zahlkellner* (who brings the bill) 40 heller (4d.), but the other waiter who has served you, gets only 20, and the wine boy 10. Of course, in smaller restaurants prices are very much less, and in the country just about half. In Hungary, food is ridiculously cheap, and the cooking most savoury. The light Hungarian wines, drawn from the cask, and costing a few pence per portion, are almost always excellent, even in small villages.

LEON'S INDISCRETION.

By WILLIAM AKED.

I am afraid this passage from the distinguished career of Leon de Mollifant will not be intelligible to my staid and respectable English brothers, but it may serve to provide an argument for some "At Home" in the suburbs.

By this admission, mon ami, you will concede that I am not rating your intelligence very highly; but is it not inevitable? Have I not indisputable proof that you do not understand l'affaire d'amour? Ah, your papers provide that.

Leon was distinguished only by his contempt for the conventionalities, and in this respect he was unique among his confrères. His very daring afforded him protection and immunity from the just penalty of his indiscretions. But, alas, he was once too bold. He was watching a little dog, such a tiny, insignificant morsel of fur, and it amused him, or probably the lady who evidenced every sense of ownership aroused his curiosity. For a careful observer would have noticed that Leon's eyes followed the lady more than the caperings of the dog.

He followed slowly in the wake of the objects of his attention, and, let it be whispered, admiration. His fertile brain throbbed with the tantalising question—how on earth could he become acquainted with the fair owner of the dog?

When Leon's curiosity was aroused, fate seemed to intervene to have that sense gratified. And it was so in this case.

A big, stupid, blundering fellow crossed the path of the frail leash, and the dog and man seemed for the moment inextricably mixed in the confusion that followed. A shrill cry of sympathy joined the agonised squeak of the dog, followed by the pained groan of the cause of the mischief. He was dusty and profusely apologetic; she was cold and disdainful; the little dog was hurt, and clung desperately to the comforting arm of his young mistress. Leon, who had watched the little contretemps, hastened rapidly forward to lend any aid required of him.

"I trust your pretty pet is not seriously injured," he asked, politely sympathetic. "If so, I beg you to allow me to make an examination of him," he continued.

The owner gave him a ravishing smile, and replied—

"Guess the little critter's hurt some. Aa-re you a vet.?"

Leon bowed, and the gesture of his expressive shoulders seemed to imply that he was anything, if madame but commanded.

"Wa-ll, you come along and see."

Yes, the fates were kind to Leon that day.

The two started briskly to her hotel, and Leon made such good use of his natural charm of manner, that by the time they reached their destination, the lady "guessed they were real good pals."

Doggie was found to be uninjured. Anyway, it did not squeak when Leon pulled it about a little, and he was satisfied in passing this comforting assurance to its mistress.

"That's kind of you," she said gratefully.

"Madame, it were but the least of kindnesses to allay your fears. I am recompensed in again seeing the smile that has enslaved me," Leon replied.

The girl laughed gaily, and then exclaimed, in another burst of hilarity, "Guess you're fooling, anyhow."

But Leon would secure his advantage.

"Madame, were it not so serious I could laugh with you, but your smiles, alas, are not mine own."

"Queer," the lady said, surprised.

"Ah! can you not read all that is in my heart? Can you not understand all that this strange incident signifies to your adoring slave?"

"My, that's good," the lady said, in greater surprise, and she fondled the dog, hugging her finely moulded figure.

Leon was not to be denied. The fire of conquest burned fiercely in his breast, and his eyes shone brightly in the half light of the evening's shadows. The setting was perfect for his project. The halo of romance seemed reflected in her clinging white draperies. She was perfection, adorable. His surroundings acted strangely upon Leon. His love came in a surging tide over his whole being, and in the ecstasy of the moment he was blinded, and conscious only of his heart's desire. And she was conscious only of a small Frenchman making a fool of himself.

* * * * *

As Leon told me afterwards, he could not understand the English or American woman. The mark of three tiny dog's teeth on his rather prominent and aristocratic nose, may account for much of his doubt.

A PAWNSHOP STUDY.

By ARTHUR C. MASON.

Poor, desperately poor—so poor he could have begged—yet still in possession of the pride of his race; the pride, that is, of the strait-laced group of religious men of two generations ago, when John Wesley was touring the country and appealing to his tens of thousands, and when it was a crime to read a novel on a Sunday, and a blight on the family honour to be compelled to enter a pawnshop door. Proud as to this standard, he had paced thirty yards of the Strand for at least an hour, peering feverishly every time he passed it; at the threshold he could not enter, no matter how strenuously he might try. He was torn in conscience, for the rigour of his creed, instilled into him from childhood, shouted "Nay," though against this he had a very much more sensible idea that he was starving. He had earned no money for more than a week, nor did there at present seem the faintest likelihood of his getting any; but even with this knowledge before him, he could not summon up sufficient courage to take the most degrading step in his career. The thoughts of a bedridden mother and consumptive wife, though strong, were hardly at present strong enough to force him to enter those premises where he might obtain the necessary gold, though he was perfectly aware that there was no escape from the situation if those dear to him must live. Something must be done, and done at once, for only that very morning he had been promised employment in a first-class firm, if he applied again in a month's time. Meanwhile, starvation stared them in the face.

Up and down, up and down he paced, always noticing a gentleman who appeared interested in a haberdasher's window. It seemed to him that this gentleman had once or twice smiled sympathetically, as if he understood, and, London-born though he was, he felt that in him he might find a friend. Then an absurd inspiration came upon him, a result of his uncertainty and moral discomfiture. He would ask the stranger's advice, and be guided by it; he would solicit the opinion of this prosperous man of the world.

No sooner thought than accomplished. Walking straight up to him, he blurted out his question in a very agony of shame. "Sir," said he, "how—how do you pawn things?"

The gentleman laughed about the most re-assuring laugh possible. "My dear sir," he replied, "there is no more simple process in the world. Personally, I have accomplished it a hundred or so times. What is it you wish to pawn?"

"My watch and chain," answered the inquirer. "I have put away the temptation time and time again, trying my utmost to avoid this last degradation, but I fear there is now no alternative left. I must get ten pounds at once, or learn the consequences."

"Pooh, my dear fellow!" the stranger smiled; "if that is the case, I will tell you how to get your money. It is easy enough. You just walk into the shop, draw the assistant, or whoever it may be, aside, and hand him the articles you wish to borrow money on. It may be wisdom on your part to ask a little more than you really require, so as to allow for bargaining. The man will then examine them, and if he thinks they are sufficient security for what you demand, will hand you the money over the counter, and give you a ticket."

"Thank you," gratefully murmured the other; "it is good of you to have told me so much. No doubt you will think me very simple, but, believe me, sir, I am not that; I am merely unused to getting money by such means, and am ashamed."

He moved away, more courageous than before, though still hesitating, and after some further tussle with his soul, at last opened the pawnbroker's door. Walking straight in, he marched up to the counter with a haughty air, and stated his requirements. "I want twelve pounds on this gold watch and chain of mine," he said, in a loud, aggressive voice, to hide his nervousness; and, while the pawnbroker studied him, he felt in his waistcoat pocket. Then a terrified expression, almost ridiculous in its tragedy, came over his face.

The watch and chain had gone!

AN APOLOGY.—We deeply regret that, despite the fact that we last week printed nearly fifty thousand additional copies, we were unable to cope with the demand of the public. Copies of JOHN BULL were selling at 3d. each before the end of the week!

PEOPLE I WATCH.

BY ONE WHO OUGHT NOT.

II.—THE POTTER.

In the prettiest part of the Cotswolds is Cranham. Staying in Gloucester, I heard enthusiastic accounts of the charm of the village and the beauty of the neighbourhood, and these decided me to pay it a visit.

It was a hot day, and we cycled through six miles of hilly, beautiful country.

Cranham is well hidden, and, so far as we could ascertain, lies on no direct route between towns or villages; we frequently inquired the way, and, as each time we were directed into a narrower lane, we thought with satisfaction of the improbability of meeting motor-cars. At length the church stood out plainly, as a villager said, "high up at the bottom of the hill."

There is a glorious coast for the last few hundred yards, and as we slowed up at the foot we asked for the famous old pottery and the place where we could obtain the renowned cream and jam teas.

An extremely jovial man, with a magnificently groomed grey beard and moustache, informed us that this was the village, and that was the pottery; we were advised to order our teas, and inspect the pottery while they were being prepared.

Accordingly we watched a youth throw fistfuls of clay, like heavy apple dumplings, on to a small table, which, by means of a foot treadle, he kept revolving rapidly. He stuck his thumbs into the soft clay and, as by magic, a flower pot sprang up; he then took a piece of wood and smoothed off the outside, a wire, with which he separated the vessel from the turn-table, and placed the pot on a board to dry.

I had a very pretty companion, and, consequently, the young potter showed a disposition to talk. The most interesting thing he said was that the potteries were established at Cranham, and worked just as they are to-day long before Julius Cæsar came to Kent.

We went upstairs and saw a much older man making bread pans, earthen washing tubs, and other large articles. After inspecting the different stages of manufacture, including the thirsty finishing process, in which an experienced man examines a vessel, and when he finds a dimple spits on it, presses therein sufficient clay to conceal the blemish, we descended to watch the youth shaping flower pots at such fascinating speed.

"Isn't it easy?" my fair friend asked.

The potter smiled.

Before six o'clock, he remarked that that was his eight hundredth for the day, and he would now knock off.

I was wistfully turning the treadle, when, after shyly examining my facial expression, he asked me if I would like to try. For answer I took off my coat and turned up my shirt sleeves, while he eagerly procured a lump of clay, and, I have reason to believe, bewitched it.

With professional aplomb I flopped the sticky lump as nearly as possible on the centre of the turn-table, which, without difficulty, I revolved at great pace. Placing the backs of my thumbs together, I pressed them into the lump, which instantly hollowed in delightful fashion; I turned to the potter to read his amazement, but he was only smiling in good-natured amusement.

Resuming the creation of my earthen vessel, I resolved aloud not to be bound by the conventional in design; then the top of my "art" pot came off in my hand.

The potter was delighted, and told me it was of no use attempting to mould that particular clay together again, he would fetch me another lump.

This time I placed it more carefully on the centre of the table, but it soon began to revolve eccentrically; and when I tried sticking in my thumbs it did not revolve at all; the table simply slipped round and round underneath it. Picking it up, I observed that some of the previous wetter clay was on the table acting as a kind of ball-bearing, so I dipped my hand in the water and proceeded to wash it away.

Hearing a chuckle, I turned round and saw the potter's face wreathed in a very broad, though much suppressed, grin.

"It won't stick on water, sir," he said.

Thereupon I wiped my clean forearm across the clayey surface, and converted his grin into uproarious laughter.

However, he gave me a fresh lump, which I succeeded in hollowing to the height of the flower-pots he had been making. I then took the wire and pulled it underneath my prosaic flower-pot, of which I was very proud. I care-

fully lifted it from the table; unfortunately it proved to be bottomless.

I had been pressing my fingers against the top of the turn-table. The potter enjoyed himself unrestrainedly, and even she added her silvery laugh.

We were hungry, and tea had been ordered more than half an hour, so I told him I would give it up, and, washing my hands in the spring water, overheard with some consolation the young potter telling a charming listener that it took years and years to learn.

JOHN BULL ABROAD.

III.—FRENCH VARNISH.

Love is not so blind as poets paint it, and although Marianne admires John's politics, praises his qualities, and practises his sports, she cannot suppress an occasional smile when his manners do not come up to what she considers high-water mark.

Why John, who is such a perfect gentleman at home, makes himself so unpleasant abroad, is, to my mind, one of the unsolved mysteries of nature.

The moment he sets foot on the Continent he becomes another man, and not the better man by any means.

He marches into the railway carriage, throws the windows open without inquiring whether the other travellers care for fresh air, and sometimes even goes the length of lighting his pipe in the presence of ladies, utterly disregarding their indignant coughing.

When at a table d'hôte, if helped first, he generally secures the liver wing; if dissatisfied with his meal, he vents his feelings in a series of inarticulate groans that remind one unpleasantly of the back yard.

If introduced to a foreign lady, he will not adapt himself to the Continental custom of bowing first. The lady meets him in the street, looks hard at him, waits to see his hat doffed—and goes away setting him down as a boor. She will never speak to him again.

John, who is so liberal theoretically, never utters a polite word to a servant. He calls for his coffee without a "S'il vous plait," and takes his clean boots without a "Merci." That is why the lower classes loathe him, and impose upon him whenever they get the chance to do so.

And yet, all this is not quite poor John's fault.

John, when abroad, is shy, miserably shy, and that is the explanation of all his shortcomings.

Silly vanity, dread of being laughed at, or being thought forward and pushing, tie his tongue and paralyse his wish to be agreeable. He dares not speak, he dares not bow, he dares not offer a trifling service to a lady or beg one of a fellow-man. And all this reserve is not appreciated; it is too English for exportation. Why is Paddy more at home everywhere than either Scot or Englishman? Because he is more sociable.

John Bull, when you next go abroad, take my advice: do anything you please, but try and talk to other people. Make mistakes, if you can't help them; be loud, be garrulous, be prosy, if such is your natural propensity—all these sins will be forgiven. But do not practise that one English virtue which is most obnoxious to foreigners—keeping oneself to oneself.

English reserve is a very nice feeling, but it does not translate well; in French it reads, *la morgue Anglaise*, and that is not a pretty name, nor one calculated to make you popular. If you want to travel comfortably, try and make others comfortable, and they are sure to return the compliment. Indeed they will do more than that, for your efforts and slight courtesies will be acknowledged in the quick, gushing, responsive, Latin manner, and you will be made to feel pleasantly that, even out of the ring, a man may get as good as he gave, and even one more on the board.

We all like you as you are, but we would like you still better with a touch of French varnish to bring the shine out.

BULL'S EYES.

Query for lodgers: What is the best key? "Latch-key." Wrong. Whiskey.

Investor in gilt-edged (eagerly scanning the *Star*): "What's this? 'Sharp Rally in Consols'?" (Looking at prices) "'86 11-16.' Pooh! What a sell!"

Missing in Paris, Mr. John Burns was run down in Belgium, studying the unemployed question: "How to earn £2,000 a year."

Once more it is announced that Sir Tea Lipton will probably issue another challenge for the America Cup. Indeed, it is understood he has gone to New York to make all the necessary provisions.

An evening paper makes a leading article of the fact that the King wore a high topper at Doncaster. But then, of course, it was the leading article there. His Majesty wore it on his crown.

Another congratulatory address—this one from South Africa—is to be presented to Lord Milner. It contains 28,000 signatures. Whatever else is to be said of his lordship, there is no doubt that he stimulates the paper trade.

"Wanted," says an advertisement in the *D.N.*, "clerk for newspaper office on the Riviera; knowledge of English, French, and German; book-keeping, typewriting. Good references. Salary, £4 a month." Which shows that the value of linguistic acquirements cannot be over-estimated.

Some of our editors seem remarkably prescient. "It is morally certain," says one of them, "that some living European sovereign will perish during the next few years at the hands of anarchists." This is pessimism of the deepest die.

A lady at the Band of Hope Conference at Bristol asked what should be done with a minister who was not an abstainer. It is a difficult point. But there would probably be no harm in asking him to take a little liquid refreshment.

The *Daily Mail* asks, "Have we lived before?" The answer in their case is jubilantly in the negative.

One of Lord Northcliffe's correspondents writes that he used to remember "having been 8,000 years ago a Persian magician, 5,000 years ago an Egyptian seer, and 100 years back a Delaware Indian." What does he expect to be 100 years hence?

There is no accounting for tastes. A claimant in the registration courts "thought it very hard that he should be prevented from going to the races and losing money." The Conservative agent accordingly allowed him 2s.

Mr. Sherard recalls a story of Oscar W.'s father, who had just been knighted, and was not remarkable for his cleanliness. Someone remarked, on arriving at Dublin, "It was the dirtiest night I have ever seen." "Oh!" said Father Healy, "it must have been wild."

We notice that Mr. Sam Waring, jun., signed that letter to the *Daily Telegraph*. We take it, therefore, that he has now sufficiently recovered to sign cheques.

Waring and Gillow have been very busy with Ritz.

At the Confectioners' and Bakers' Exhibition they have bound Marie Corelli's latest novel in confectionery. How sweet of them!

Health says that "the woman who spends her every afternoon on visits to friends, is bound to develop a 'tea face.'" And, we should add, a peppery tongue.

Our contemporary continues:—

"The eyes have an uninterrupted sparkle, the head has a permanent sudden tilt of interest and expectancy, while the smile looks as if it had been done up in curl-papers overnight."

We have observed the same symptoms in a friend who takes something stronger than tea.

Mr. Stead, who denounces the performance he witnessed at the Pavilion recently, makes an exception in favour of "La Milo," who is posing there in the all-together. We thought he had sown his wild oats long ago.

Whilst the newspapers are continuing to worry themselves as to whether we have lived before, "J. S." seeks, in *T.P.'s Weekly*, "a birth as hairdresser on board a liner."

The Kaiser objects to have telescopes levelled at him. This is but natural. They can be shut up.

The King, on his return from Marienbad, is reported to have said that the cure was Ott stuff.

John D. Rockefeller declares that he would give half his big fortune for a new stomach. The other half he would, no doubt, give for a new conscience.

A hairdresser who rejoices in the name of Henry Thomas Mahershalalhashbaz Ward appears in the bankruptcy notices in the *London Gazette*. What a barberous name!

"Mrs. Temple's Telegram," the new farce at the Waldorf, deals with the results flowing from fibbing. Should it not be spelt "Tell-a-cram"?

Things are going to be pretty Urquhart for the men who shot at our Vice-Consul at Baku the other day.

The Gibson Girl is shortly to have a speaking part. She is to say "I will."

Trade Unions have been defined as voluntary organisations, but in South Wales some 50,000 miners have gone on strike "to force every man about the pits to join the Union." It is not in Ireland only that they force a man to volunteer.

In opposition to the "Suffragettes," a society has been formed for "Putting Women in Their Proper Places." A new matrimonial agency, we presume.

The *Daily Chronicle* informed its readers the other day that "it is fifteen years since the Trade Union Congress first came to Liverpool." The date was 1875. So the *Chronicle*—unlike some dailies—does not exaggerate.

A magnificent carp, measuring 28 inches long and weighing 9lbs., has been taken in the River Gipping at Ipswich. *Carpe Diem*.

Islington is to have a library without newspapers. It now only remains for books to be abolished, and then—won't the circulation of JOHN BULL go up!

The late Governor-General of Warsaw, General Von-liar-liar-ski, missed his vocation. As a policeman, politician, or journalist, such a double-barrelled appellation would have assured him immediate success.

Motto for Sir Antony MacDonnell: Now we shan't be Long.

From the Agony column: "Cheer up, darling. Will wait for ever. Time will come—Pierrot." We wonder what restaurant he is attached to.

A Tunbridge Wells man, who has committed suicide, left a note stating that his act was due to slow horses and fast women. We do not know of two greater evils in this world.

Anticipations are that there will be a surplus of twenty-three million quarters of wheat in the world's requirements. This should be good news to loafers.

The acceptance by Lord Charles Beresford of the command of the Channel Fleet, disposes of the rumour that he is in search of a seat in Parliament. He intends to look out for squalls elsewhere.

Motto for the Chancellor of the Exchequer, who has had a great deal of luck recently from death duties: Let the wind-fall.

A Clacton angler has landed a bicycle while fishing in the sea. The legal question which he is now considering is, "Is it a free wheeler?"

London's statues have been enjoying a "wash all over." "We only remove the surface dirt," said an official. It is just as well. There would be precious little left of some of the "great ones of the earth" if the cleaners went too deep.

A suggestive heading is "Temperance Split." We expect the Scotch will be mixed up with it.

A contemporary, greatly daring, is running a "correspondence" on "Should Wives Obey?" Of course they should—but will they?

The King's hairdresser has applied to the Court for the appointment of a receiver. From what we saw of his Most Gracious, the last time we met, the hairdresser has about the softest job going, for there was no heir apparent.

A lady at Southsea, trusting to bathing "wings," narrowly escaped drowning recently. She grabbed at a small buoy, but missed. Had she caught hold of a man, probably he would have been willing to fly with her.

"How to Become an Auctioneer" is the title of an article in a contemporary. We should suggest practising knocking things down—but don't start on a "Constable."

A letter in the Daily Mail is headed: "Are Naval Officers Slack?" If they are, the proper course will be to hoist the slacks—a way they have in the Navy.

Another attempt to cut the ground from under the journalist's feet: "Water main bursts, and throws up a column 100ft. high." No pressman could do a column that length, even if a brewery burst.

Speaking at a Suffrage meeting in Hyde Park, Mrs. Sanderson said: "I knew John Morley as a young girl." Some of us know him as an old woman.

A contemporary asks, "Is the English barber less pain-taking than the foreigner?" Our experience is that the customer usually takes the pains, especially when the razor is pitched in the musical key known as D sharp.

With the view of fostering emigration, two nuggets have been on exhibition in Cockspur Street, and some intending emigrants have taken them away. The police are offering a free passage, but the probability is that by this time the nuggets are stowaways.

An Essex newspaper says the talk of a free Press in England is all nonsense. "There ain't no sich thing," in its opinion. But surely some Essex newsvendors sell JOHN BULL? Here! Publisher—ring up Essex!

A new book is announced, entitled "Love Among the Chickens," by P. G. Woodhouse. We suppose there will be six heroines to one hero, as usual.

A Cambridge angler has just caught an eel in a ginger-beer bottle. How it came to pop in there is a mystery. Fortunately, as usual, the angler had a corkscrew with him.

The "new" orthography being built on the same lines as Josh Billings' immortal works, perhaps "Billingsgate" would be a good description of it. The language there is of a somewhat fishy-kind, of course, but they won't mind that across the herring pond.

In the Report on Juvenile Smoking, is the sad case of a Glasgow messenger boy, who, since he has taken to smoking, has lost the ability to smile. There is not much "Gaiety" about this "Messenger Boy" just now.

From Basle we learn of "a suit for four million pounds." A certain Herr Munchenstein is getting it up. The suit will last a long time, if the lawyers are careful.

A religious festival took place at Portmadoc recently, and the town ran short of food. Under the circumstances, we are surprised to learn that overflow meetings were held. But perhaps some got more than their fair share.

A Mablethorpe bather, having had the audacity, according to the prosecution, to enter the water in a state of nature, the magistrates decided that the beach was a street within the meaning of the Act, and fined him accordingly. They would have been safer, probably, in deciding that the ocean was a public highway.

Two "agony column" advertisements in close juxtaposition:—

"OCTAVIA.—My sister's door is always open. Must I say it all again?—R.F."

"EARL.—Is it? Fear getting in front. Still, if good, 3.15.—GIRL."

We could have understood the "Girl" if she had feared getting behind the door. Something may come of this.

A contemporary, alluding to the demolition of the Great Wheel, calls it "London's Famous Landmark." We should have suggested "sky-sign."

GAMAGE'S AND THEIR EMPLOYEES. THE FIRM'S REPLY.

With reference to the complaint which recently appeared in our "Letter Bag" page from one of the employees of Gamage's, we have received a communication from Mr. Gamage in which he states that the agreement to which we referred (i.e., relating to the holidays of the staff) has been rendered necessary by the unprincipled conduct of a few of the assistants who have taken their money in advance and then not returned. Quite lately, we are told, an assistant who had been with the firm six months was given a week's holiday, took his money on the Saturday afternoon, and the next thing they heard of him was an application for a reference from another firm.

As regards being overworked, Mr. Gamage assures us that his assistants are allowed a great deal of latitude and liberty, and that we have been deceived by our correspondent. The firm has little overtime work, and the only time when the assistants are kept extra late is at Christmas time during the bazaar rush, when the men working during the night are paid a day and a quarter for the night's work, and it is only those who elect of their own free will to continue through the night and the following day who stay that length of time on duty. Only those are permitted to work during this time who are physically fit to do so, Mr. Gamage personally refusing consent in several cases where the assistant was, in his opinion, not strong enough.

Mr. Gamage adds that all assistants who have been with him for six months and over are paid full wages in respect of illness.

We are glad to have the firm's assurances on these points.

MOTHER SEIGEL'S SYRUP

By promoting a healthy flow of the natural digestive fluids, promptly relieves indigestion, and by toning and strengthening your stomach, liver, and bowels, ensures their perfect action for the future. It is thus not only the supreme digestive preparation of the world, but a tonic of the highest value. For the stomach and digestive system it positively

IS LIFE

"Food disagreed with me, and when I did eat there was always pain at my stomach afterwards. I had dizzy attacks quite frequently, and I wasted away to a mere shadow. But Mother Seigel's Syrup completely cured me, and I am now in splendid health."—From Mrs. Chipperfield, 84, Russell Street, Dereham Road, Norwich, May 3, '06.

FOR YOUR ENTIRE DIGESTIVE SYSTEM

TAKE IT!—NOW!
AND YOU WILL KNOW.

The 2/6 bottle contains three times as much as the 1/1s size.

JOHN BULL'S LETTER BAG.

We have decided this week to give the place of honour to the following letter:—

25, Burnbury Road, Balham, S.W., Aug. 24th, 1906.

SIR,—I am returning to your office the copy of JOHN BULL, dated July 21st, which your agent left at my house.

In returning it, I should like to say that the perusal of such scurrilous articles is not at all to my taste, and I must ask you for the future to keep your disgraceful, spiteful, untruthful literature for those who, debased like yourself, are able to appreciate it, and not to inflict any more of it on me.

Fortunately, those whom you attack can well afford to disregard your venom, even if it was poured out in a less obscure organ.

You quote from one of Dickens's books. Did you ever read of the Eatonswill elections, and the articles the editors wrote?

I repeat, keep it from my house.

CHAS M. HILL.

No words can express our deep regret that an over-zealous agent should have desecrated the sacred portals of 25, Burnbury Road, Balham, S.W., with our disgraceful, spiteful, untruthful, venomous sheet. We are equally sorry that we are debased, and that after all our efforts, JOHN BULL is an obscure organ. Of course we never read of the Eatonswill election—but we'll run down to the Balham Free Library and look it up (we will at the same time refer to a dictionary, and try to discover how a man can "repeat" what he hasn't said before). But we do seem to remember having read something about Balham's Ass.

R. L. (Newcastle-on-Tyne) is a "would-be Socialist," but he can find no evidence of true socialism in any of the trade-unions or co-operative societies. They are all, he thinks, actuated by selfish motives. He rather hits the true idea when he suggests "John Bull, Limited, with an equal number of shares for each member of the company"—but what about a chairman and a board of directors? Has R. L. ever heard of that shrewd working man who, when asked whether he did not think that all wealth should be equally divided, replied, "I should first like to know how it would work out—for I've got a bit put by!"

E. M. (Liverpool) wants our views "concerning the present condition of the divorce laws, the prohibition of divorce news, a compulsory day of rest, and the disestablishment of the Church." All in good time. But we are not very strong on "compulsion"; it's a word we don't much like.

J. R. (Leighton Buzzard) is in a fair way to earn one of our "Biscuits." He asked us to turn up page 309 of JOHN BULL, and tell him "how a brother can be a lass." And when we did turn it up, we found our "Oxo" cartoon, "Alas! My poor brother." And it was 93 in the shade at the time!

C. H. J. (New Kent Road) answered an advertisement for a "smart man," and was at once informed by the Secretary of the "Co-operative Business Purchase Society, of 63, High Holborn," that "after careful consideration," he had been appointed one of their agents. The object of the Society is stated to be to enable members to purchase businesses after they have paid in their subscriptions for five years. The Society, however, is apparently an unregistered one, and no information is given as to its funds. We shall be glad to have more information about it, and in the meantime C. H. J. had better defer taking up the agency.

PROFICIAS (Liverpool) began subscribing 5s. per month, in July, 1905, to the British Investment Assurance Company, Ltd., of 79, Salisbury House, London Wall, but he is becoming a bit sceptical about the affair—more especially as he finds that the "Marquis Townshend" is one of the Directors. He has made many inquiries about the "redemption" of certain debentures, but can get no satisfactory answer. We will inquire.

S. A. B. asks our opinion of the "St. Marylebone Central Mutual Building Society." We know nothing about it. S. A. B. had better join the Provident Association of London or some other equally sound concern.

J. M. H. (Earl's Court) directs our attention to a very cruel fraud in the shape of one of these "Home Work" advertisements. A young lady answered one of them, offering post-cards and prints for colouring. She was told that the payment was 8s. per 100, but in the first instance she had to send 8s. 6d. for a box of colours and brushes (worth about 1s. 6d.) and even then was to send in only a few prints in order that the firm might judge of her ability. We shall be pleased to have the name of the firm.

M. E. P. (Highbury) says she has tried the "Cleave Extensor" for two months and has put on an inch in height, and that her health has greatly improved. We congratulate M. E. P., who puts "miss" before her name, and shall be delighted to hear from her again, when she has "done growing."

C. M. W. (Liverpool) has been prompted by some of our recent articles and verses to give us his views on various questions. He aptly describes the millionaires as "voluntary paupers"; and he asks us to go forward and "try to rescue our countrymen from the American abyss of Mammon." He also very truly says "Life can make gold, but gold cannot make life." How many of the modern millionaires can really be said to "live"?

H. J. J. (Rushden) who is a solicitor, tells us that a client of his wrote to the Dr. McLaughlin Co., of 164, Strand, for a "No. 5 Appliance," and forwarded a sovereign, whereupon he received a letter stating that they had "studied his case," and, of course, what he wanted was a "No. 6" (and more expensive) appliance. In the end they had to refund the sovereign.

"EAST NORTHANTS" sends us a long, interesting letter on a variety of subjects, one of the points he deals with being the question of "Insurable Interest." It is the custom, he says, for some of the smaller offices, when claims are made upon them, to dispute liability (with a view to compromise) on the ground that the policy-holder had no "insurable interest" in the life of the deceased. It is not generally known that people may not insure other persons' lives unless they have some special financial interest at stake in such lives.

G. E. W. (Long Melford) having received one of the usual "Dear Friend" epistles from the British Watch Co., replied as follows:—

"I am in receipt of your letter of yesterday, containing your most liberal offer!

I only wish to say that, being a reader of that excellent publication, JOHN BULL, and having read the recent exposures of your methods, and also those of the 'Brahmo Gold Co.' under the heading of 'Shams,' in that periodical, you cannot expect me to have anything to do with such an apparently disreputable firm.

I have just written to thank JOHN BULL for preventing me from being the subject of what appears to be a clever swindle."

G. E. W. thinks other readers may like to follow his example. Hear, hear!

F. W. (Peterboro') sends us a cutting from the Daily Mirror puffing a bucket-shop business carried on by "Messrs. Arnold and Butler," in "Room 160" at 124, Holborn. The puff is nominally a review of a pamphlet issued by these people, containing all the old specious arguments to decoy the unwary into speculation on the "cover" system. At the end of the article, written in bad English, and in small type, in brackets, is the word "adv't."—conveying nothing to the uninitiated, but really indicating that for a few shillings the wealthy proprietors of the Daily Mirror have inserted this dishonest stuff—written by the firm itself. Come, Lord Northcliffe!

A. W. (Lancaster) calls our attention to a very improper use of our name by a firm of advertising "Tipsters." We have attended to the matter. A. W. was informed at four shops that JOHN BULL was "sold out," and at Smith's Book-stall he had to wait for a second supply. "Are we down-hearted?"

"BRITISHER" (Putney) favours us with some valuable suggestions for increasing our sales—all of which we assure him shall have our best consideration. He is an enthusiastic voluntary canvasser for JOHN BULL, and feels a little handicapped by our Xmas Box scheme—as he doesn't want to be thought to have a commercial interest in what he is doing. We confess that is a view of the matter which did not occur to us, and we are introducing a special paragraph in the announcement to meet such cases. See cover.

N. G. (Forest Gate) thinks that a little more information is needed as to the identity of the gentleman to whom subscriptions are to be sent for the "Poor Children's Society, Shaftesbury Hall, Trinity Street, Borough." The names of a committee of ten are given, but without any addresses, and all money is to be sent to Mr. G. H. Breton, whose wife apparently, is the superintendent of the Homes. We do not for a moment suggest that there is anything wrong, or even suspicious about the matter, but a little fuller information would be welcome.

"WALRUS" (Penzance) wrote to the "Medical Adviser" of the Weekly Dispatch for certain information, and received a nicely type-written reply, suggesting that he should send a "private consulting fee of one guinea." Come, Lord Northcliffe!

T. F. (Motherwell) has evidently not been a reader of JOHN BULL long. For he has received letters from both the "British Watch" and the "Brahmo Lever" Companies, and asks our opinion of them. They are both fraudulent, swindling, thieving concerns. T. F. has also been favoured with the attentions of the "Atlas Publishing Coy.," which we have already exposed; whilst in answer to an advertisement in the *Manchester Sporting Chronicle* he is invited to spot the winner by the aid of "chromoscopy." Does it never occur to T. F. and others that the owners of these secrets do not keep their knowledge to themselves? Look what a much better price they would get!

A JOHN BULLITE (Burnley).—Thanks for letter. Always glad to hear from you.

"CARDIFFIAN" calls our attention to another of those watch and chain swindles. This time it is Fellows and Co., of 10, Grosvenor Buildings, Steelhouse Lane, Birmingham. The scheme is quite worthy of the British Watch and Brahmo Lever gang. A simple competition, a correct answer, an award of a beautiful watch—but a chain must be purchased. Pretty fellows, these Fellows and Co.—and Steelhouse Lane. Isn't there a mistake in the spelling?

A. MAC L. (Glasgow) informs us that the "Scottish Weekly Record" has started a new feature, called "Bull's Eyes." The paper belongs to the Harmsworth group. Come, Lord Northcliffe!

H. C. C. (West Hampstead) inserted an advertisement in the *Morning Post*, for a servant, and was thereupon favoured with a circular letter from *The Times*, informing him that he would be likely to obtain a servant of a "much more satisfactory class" and of "a higher grade" by utilising its columns. And here is a delicious bit: "Wherever it is taken, it passes in due course down to the servants' hall, or the servants have some other opportunity of reading it." The writer of that circular is a humorist of no mean order. JOHN BULL being a family paper, we must not say more.

G. F. E. (London).—Thanks for information about the "Block Light."

H. J. P. (Dover) gives us this "receipt" for the destruction of "emmets"—pour a bottle of "liquozone soap" over them! This is not an advertisement.

T. M. J. (Pontardawe) takes us to task for generalising too much in regard to the clergy. We will try and be better in future—but they do get on our nerves. If, like ourselves, they were not supposed to be better than others, we shouldn't mind; but they are—and they are not!

J. A. M. (London) asks us to look into the bona fides of the Literary Correspondence College, of No. 1, Arundel Street, Strand, London. We will do so. As at present advised, we cannot advise literary aspirants to send their £5 notes along for a course of instruction.

H. E. H. F. (Shepherd's Bush) wishes it made clear that what he objected to in our attitude towards Mr. Balfour was that it appeared inconsistent with our motto of "Politics Without Party." We hope, however, that we are not precluded from pointing out what we consider a very weak statesman, when we come across him—to whichever party he may belong.

"ALPHA" (Swaffham) says that since the introduction, by his father, of JOHN BULL into that town, its readers have steadily grown, and that its weekly appearance gives rise to a wealth of discussion. ALPHA has been sending a copy to a friend in France, and sends us a post-card from him, in which he says: "*Les articles littéraires en sont excellents, et j'aime aussi grandement la franchise et le bon sens avec lesquels les articles de JOHN BULL sont écrits.*" etc. Three cheers for L'entente cordiale.

"CRANK" (Maghull) looks forward to one day seeing the editor, Prime Minister, "with a Cabinet of business men, and 'Work' for its motto." We would not, in the ordinary way, publish such a compliment, but our correspondent's nom-de-plume is our excuse.

"FIDELIO" (Sheffield).—Thanks for *Daily News* cuttings. You are quite right in what you say.

W. D. (Dundee) answered an advertisement in the *Daily Telegraph* about a journalistic appointment, and in reply received a copy of *The Gentleman's Journal*, edited by the Reverend George Duncan, D.D., and somebody else. Then follows a list of about a hundred sub-editors, including in the "legal" department, the name of W. M. Thompson (Reynolds). We fancy it will be a surprise to Mr. Thompson to know what use is being made of his name—for there is no doubt at all that this imaginary publication—"the oldest journal in England—Re-established in 1890"—is being used as a decoy for simpletons with money. We notice that the "chief editorial department" is at Tollington Park, N.—where, we think, Dr. Duncan lived ten years ago, since when, he has, we believe, been located at Gravesend. We should like to see a copy of *The Gentleman's Journal*; but every address is given: the sub-editorial offices, in *Manchester*, and the printing department in a North London news!—except that of the publishing office!

H. G. G. (Bristol) rightly views with suspicion an announcement by Messrs. Burnett and Co., "London and Manchester" (no more detailed address is considered necessary) of a sale, of course "under cost price," of a variety of "unclaimed and mislaid goods, but all belonging to one trade—i.e., the drapery—which have been thrown on the hands of Railway Companies (no names given). A swindle.

A. J. B. (Sidcup) calls our attention to a slip in French spelling in a recent "Bull's Eye," and to the use by "Jim Crow" of a very objectionable Spanish word. We are obliged.

W. T. M. (Lewes) calls our attention to another scandalous abuse of the Vaccination law, on the part of Mr. Mead, the Thames magistrate. An applicant for exemption stated that two of his children, after vaccination, had "broken out in sores on their heads, faces, and hands," and was informed by the magistrate that this was "probably due to bad dieting and unwholesome food"—and the certificate was refused. Insult added to injury, with a vengeance!

A. P. (Bradford) sends us a very interesting cutting from the *Bradford Telegraph* about the death of a little child, who was denied milk by the Queen's District Nurse because it was illegitimate. The nurse "declined to say whether there was a clause in the Regulations to this effect." We must find out, and if such be the case—well, we will see.

T. B. (Hither Green) thinks that in attacking various "Shams," it is on our part a case of the "pot calling the kettle black." T. B. is evidently confusing us with P.O.T.!

J. B. (Acton) forwards us a specimen cover of *Pick-Me-Up*. After studying the advertisements, we have no hesitation in expressing our opinion that we are not "too squeamish."

A. J. (London).—Thanks for information. We shall be glad to hear further from you.

CHARING CROSS BANK.

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Personal Bias.

How often are we prejudiced towards a horse because we know his owner or want him to win?

The Usual Stepping Stone.

Blackwell and Leach, the successful trainers, used to be travelling head lad and head lad respectively to the late Matthew Dawson.

Prejudiced Attack.

What a strange thing it is that all the attempted legislation of racing and sport has been promoted by the avowed enemies of the game.

Training Reports.

Most trainers are the best of pals with the touts at training centres, and some remarkable tales are told of work supposed to have been done.

To Get Weight Off.

Owners and trainers say that they must run their horses even when badly treated in handicaps. It is no good keeping them at home.

One can always read a race very much better when having no bet on it, as you are then not "looking" for any one particular horse or incident.

Beau Brummels.

In France the jockeys—of whom Geo. Stern is head—are most immaculate in attire; in fact, even the steeplechase horsemen there quite outshine our flatrace jockeys in "nattiness."

"Little" Men Dare Not.

"It is a good thing the horse does not belong to you or me," is the very frequent expression after something that has been down the course last time rolls up.

Prolific.

The Las Ortigas (Argentine) stud, where Diamond Jubilee will stand in future, is one of twelve important studs in the country, having over 1,000 mares and producing 600 or 700 bloodstock each season.

How They're Going.

It would hardly be credited how keenly, and accurately, almost every owner, trainer, and jockey keeps count of the number of races he wins each season. They can generally tell you from memory at any time what their record is.

The "Welsher" Saved.

Backers are always delighted and satisfied when having a good run for their money, even if beaten, but it is nothing like a good "run" some little speculators would have had had Keystone II. won the Leger!

Accidental Tips.

One's luck at a meeting really rests in the way they turn to or from a paddock or enclosure; on one side they will meet a man who gives them the winner—the other way the reverse—and after the race we usually find out that we went the wrong way.

"Barnard."

B. Dillon, the jockey, is very keen on jumping, and was a very frequent attendant at hunting meetings last winter. He does not suggest that Lally should be put over the sticks, but it is far from unlikely that in the near future he will be following the example of his brother Joe, Frank Morgan, Hare, and Aylin, among flat-race jockeys, and figuring in the saddle "lepping." Remember, he's an Irishman.

Touts.

It is a general idea that the touts at training centres have an easy task, but such is very much the reverse.

They must be hard workers, good walkers, put up with all weathers, and finally get paid a miserable pittance by one or two newspapers, who actually make a profit out of their work by syndicating their reports. As a fact, the conscientious training tout is miserably UNDERPAID—and over-abused.

Form Officially.

How is it possible for a man who buys an aged plater one day and runs him the next, to know what his performances for years back have been? In the "rush" of things there is not time to inquire, and, of course, all the books are not available, so that race executives ought to be in a position to point out to an owner what a horse's correct weight is, and there will then be no aggravating objections and disqualifications subsequently.

It Spoils "Hurst."

I suppose before long we shall have the new and long-promised Hurst Park Station, but pending that it does seem surprising that better arrangements are not made in regard to the "neck of the bottle" entrance for vehicles to and from the present station platforms. The new bridge is utterly inadequate, and it is not as though a meeting was only held occasionally. Practically every month has its gathering, and on big days the block there is terrible. Surely another, even temporary, bridge could be run over the diminutive Mole outside the station to allow the exit of vehicles, and prevent the one tiny structure from serving both for coming and going?

The Medico is Non Est.

When doctors are officials of race meetings—as they should be compulsorily everywhere—they should occupy one regular position on the stands, for it should always be known where they can be found. There is never any question as to where the judge is at the psychological moment, or the starter, or auctioneer, and yet invariably when a medical man is wanted one hears the query passed round, "Do you know where the doctor is?" or the notice is chalked up on the board. Every gate official should be able to know the exact spot where the medical man is to be found—and he should be there.

It Reacts.

When a jockey rides a horse the owner or trainer naturally tells him his peculiarities, what to do and what not to do. Yet this is making a rod for their own back on some future occasion, and I know a case in which a certain jockey was exhorted to keep wide of his field, as if in the least interfered with his horse would be certain to sulk and stop galloping. In a race a week or so later the same jockey—then on another horse—saw that the only danger was this faint-hearted earlier mount of his; so that he purposely went out of his way over to the horse and "cannoned" him, which instantly caused him to "stop," and the 'cute but unscrupulous horseman won the race. Moral: Confide not in jockeys.

Don't Stand It.

A rule which most small s.p. fielders make is that doubles are "all in," which is equivalent to putting their hands into the pockets of punters. S.P. bets are ONLY governed by the actual running or non-running of the horses, whether singly, in doubles, or trebles. Thus if in an accumulative bet one horse wins and the other absents, the backer must win his money, and not, as is made to be the case by so many, actually lose the stake. It is backers' own fault for dealing with such men, who,

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with rules like this, can neither be upheld by equity or the Committee of Tattersall's. The primary rule in betting is that you must have a chance of winning, or you cannot lose, and thus if a horse absents there is no possible chance of bringing off the double, and you therefore cannot possibly lose your stake. If your present man insists upon such term, consult our Backers' Directory, or write to me and I'll tell you who to bet with.

The Heart Doesn't Feel what the Eye Misses.

Apart, however, from the quality and the class of the food provided being out of all proportion to the charges, I have heard repeated complaints lately regarding the inefficiency of the waiters, and more especially their dirty habits. It would grate upon one's feelings to put into type all I have been told and seen. Caterers only need the hint, however, to see that everybody in future has clean glasses, knives, forks, etc., and not those used previously by people who have just vacated the seats, and which have been merely wiped over with a serviette. A fork, for instance, that has possibly been used for fish, is given to the next comer with fruit; and as regards glasses, a momentary swill round is a frequent dodge to save time and trouble. During the hot weather, the serviettes utilized for such purposes are also made to serve other uses for the waiters' personal needs.

Deteriorating.

Again last Saturday we had evidence of the waning popularity of Alexandra Park—or rather, the growing unpopularity of its Executive—in the poor fields and moderate attendance. The selling race had failed to fill, and that badly enough the second time, despite the telegraphic and written supplications to owners to leave their nominations in, and to others craving entries. People are realising that as owners it shouldn't be all "give," and as the public that when they pay to go into enclosures they ought to be able to see "something" of the racing, and be assured of shelter should it rain.

No English Jocks.

The victory of Troutbeck was very popular, for no end of little backers have had a well-rooted notion all the summer that the horse would win the Leger, and thousands took the nine to four and five to two long before he went out in price, due to the fact of being ridden by a "French" jockey. For Willie Waugh's sake most of us were glad of the success—a lucky one, truly, all round, as the race was run. What palled the enthusiasm was the lack of one of our regular jockeys, and it is beyond understanding that at 9st. it was not practicable to obtain a horseman without going to France for a man who knew neither the course nor the horse. Surely Morny Cannon—only engaged for Plum Tree the day before the race—has worn the yellow, black cap, often enough to merit doing so again; and, then, what of "Skeets" Martin, who scored on Troutbeck at Hurst Park and rode him in the Derby? Martin—like Dillon, Randall, McCall, and others—was standing down.

Prophetic.

My early ideas of the Cesarewitch and Cambridgeshire are that the Doncaster form will be prominent, and that

St. Wulfram,
if he stands the preparation, and
Carnegie,
will be prominent in their respective races.

It is only speaking from the records to say that Lord Howard de Walden's horses are worth following at Ay this week-end, where O'Cullen, in a man's handling, will uphold Robinson's opinion of him, and win the Nursery.

At Manchester the RHYMER is "fancied" for the Nursery, and Kolo, who will be at a very long price, is worth backing each way in Saturday's Prince Edward Handicap.

At Hurst Park what beats CATAPULT will win the Victoria Handicap.

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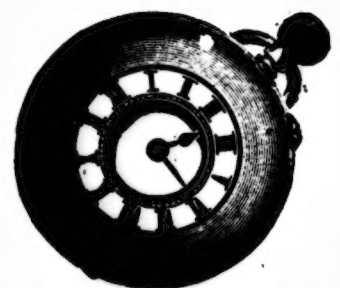
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